THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded A° D[illegible]

OCTOBER 19, 1907 | 5c. THE COPY

DRAWN BY
FRED. S. MANNING

The Diary of a Telephone Girl

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA

Just the best all-round typewriter that money can buy!

The Remington

Remington Typewriter Company
(Incorporated)
New York and Everywhere

How did they all get in there?

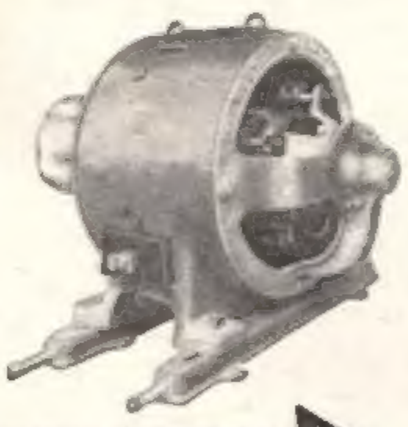
Your wonder and admiration of the VICTOR increase as you hear one after the other, the stirring music of the world's greatest bands, the magnificent voices of the most famous grand opera stars, the side-splitting jokes and comic songs of the funniest minstrels, the beautiful gospel hymns by noted soloists and celebrated choirs.

Ask your dealer to play some of the newest VICTOR records and write to us for complete catalogue.

VICTOR TALKING MACHINE CO.

The new Victor records for each month are for sale on the 28th of the preceding month—the simultaneous opening day throughout America.

WESTERN ELECTRIC MOTORS FURNISH SAFE, SIMPLE, CHEAP, RELIABLE POWER



MR. MANUFACTURER AND POWER USER

Make us prove to you that individual motor drive by WESTERN ELECTRIC MOTORS will cut down your power bill 25% to 60% and increase the productiveness of your plant, no matter whether it be large or small. WESTERN ELECTRIC MOTORS are simple, easily operated, and require little care. They will run any machine requiring power *better* than either steam, gas or gasoline engines. Three styles and in sizes to suit your conditions—and REMEMBER you can

SAVE 25% TO 60%

Every WESTERN ELECTRIC MOTOR must successfully pass the Western Electric test which is much the severest test to which a motor can be subjected. Every one must demonstrate its thorough reliability—every one must prove its ability to carry heavy overloads without injury.

Let us send you all the particulars and place our expert advice and thirty years' experience at your service.

We carry a large stock of Motors, Generators, Arc Lamps, Incandescent Lamps, Fan Motors, and Electrical Supplies of *all* Kinds, ready for *immediate delivery* through our branch houses and agencies located in all *principal* cities and foreign countries.

WESTERN ELECTRIC COMPANY

Address Department 662, 265 S. Clinton Street
CHICAGO, ILLINOIS

Karpen Guaranteed Upholstered Furniture CHICAGO

KARPEN FURNITURE

Guaranteed Upholstered

In Fabric and Genuine Leather Covering

Karpen Guaranteed Upholstered Furniture CHICAGO

Leather for the Living Room

Style, Mission

THE constant use and intimate association of living room furniture demand that its quality be high, and its beauty in simple good taste.

You can grow up and grow old in a room fitted with Karpen Genuine Leather Furniture—while its luxury, beauty and fine utility remain unchanged.

Karpen Sterling Leather, with which all Karpen Leather Furniture is covered, is the tough, elastic, natural grain, *outer* surface of selected hides—not the inferior, underneath "split" layers, which are dyed and stamped to imitate the real.

The absolute *guarantees* of both S. Karpen & Bros. and the dealer who sells Karpen Furniture, of *entire* satisfaction or *money back*, are behind every Karpen piece.

Karpen Fabric Upholstered Styles

are made in the widest variety and include the most rare and beautiful damasks, tapestries, velours, mohairs and other rich coverings.

No. 10124, Gold Suite
Louis XVI

Send For Free, Karpen's Book "S"

Every furniture buyer needs the help and vital information contained in our new Free Karpen Book "S." It tells and illustrates how to lay out your home's furnishing most artistically—gives valuable hints on decoration. Beautifully illustrates and describes more than 500 Karpen Styles. Write a postal today asking for Karpen's Book "S." We will send you name of your nearest Karpen dealer who will make you a liberal introductory discount.

S. KARPEN & BROS.

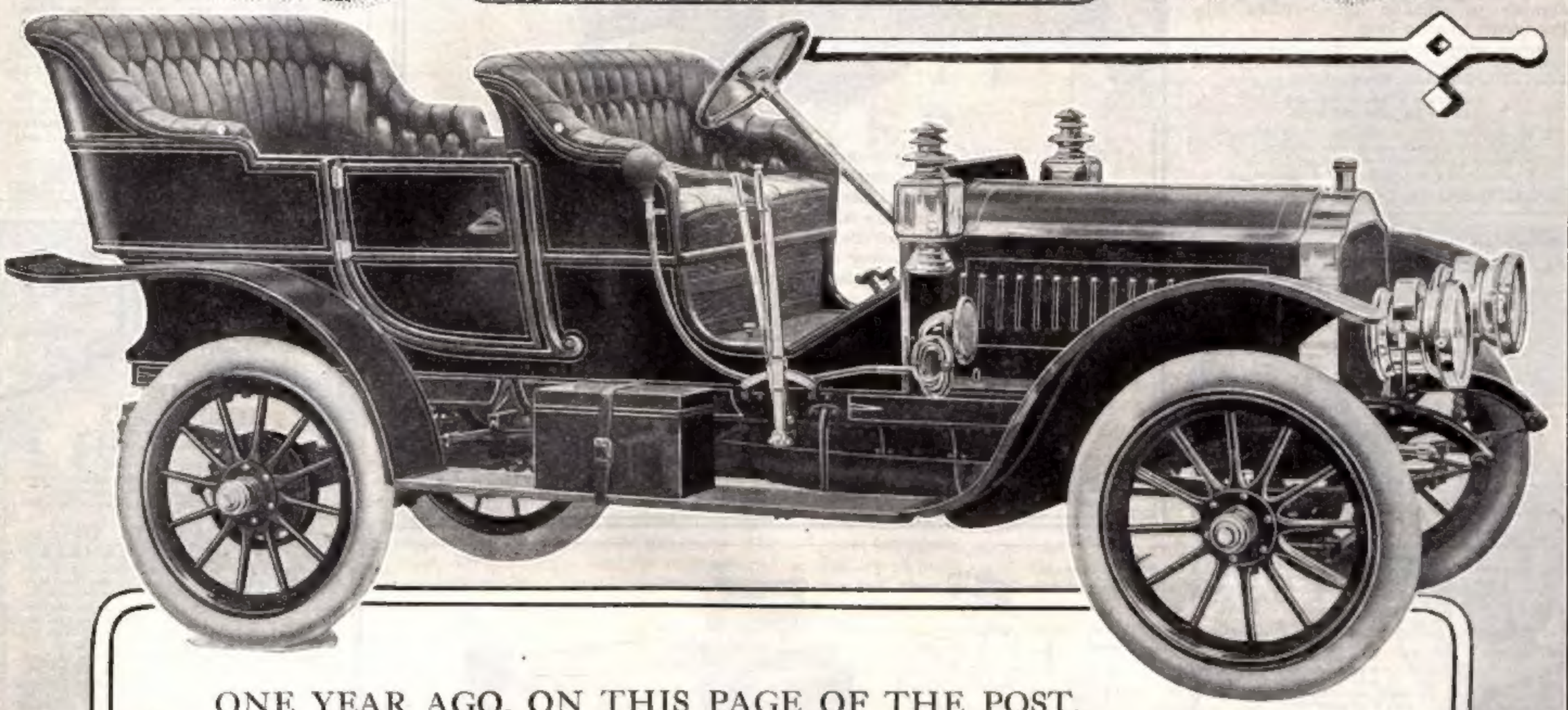
Karpen Building, 187-189 Michigan Ave., CHICAGO
Karpen Building, 185-187 W. 34th St., NEW YORK

World's Largest Makers of Fine Upholstered Furniture.

The Car That Has No Valves

1908 Elmore

VALVELESS 2 CYCLE



ONE YEAR AGO, ON THIS PAGE OF THE POST,
WE PROMISED YOU REMARKABLE RESULTS IN THE 1907 ELMORE
BECAUSE OF TWO CARDINAL FEATURES IN ITS CONSTRUCTION:—
CONTINUOUS TURNING POWER AND THE ABSENCE OF ALL VALVES.

Fresh from the brilliant fulfillment of that promise, we come to you now with the absolute assurance of a betterment equally as vital as either of the others, to wit:—

We now have with the installation of the Atwater-Kent spark generator, the most perfect system of ignition ever placed in an automobile.

That you may immediately appreciate the extraordinary nature of this newest Elmore development, let us say that with this system of ignition the Elmore four cylinder car has repeatedly been run 2500 miles on one set of six small dry cells.

If you still fail to grasp the far-reaching significance of this improvement, let us explain further that this means practically an entire season's use of your car on two sets of dry cells—with which every Elmore is equipped.

If you will try and conceive, in addition to this economy of current, an ignition system in which you absolutely escape all the mental strain and worry incident to the troubles which arise from batteries, timer or coils—you will begin to understand why we rank this achievement in importance with the continuous torque of the Elmore two-cycle motor; and its freedom from valves.

As to the incalculable advantages of the latter, the evidence of years attained a volume in 1907 which actually removes the entire question from the realms of controversy. The great increase in six cylinder cars is in itself a confession of the inherent defectiveness of the four-cycle principle of intermittent impulses—and an admission that the continuous turning power of the Elmore is indispensable to the perfect car.

We would advise every owner in America who wishes to keep in touch with the most important development in automobile construction to study the valveless two-cycle Elmore for 1908. Send for Catalogue A, which speaks specifically of the advantages of the new ignition system.

THE ELMORE MFG. COMPANY, 704 Amanda St., CLYDE, O.

Members A. L. A. M.

CONTINUOUS TURNING POWER

More or less

The men who wear President Suspenders (they are numerous and everywhere) know the comfort Presidents yield. They also know that Presidents wear longer than do other suspenders—two good reasons why young men (also boys from 12 to 16) should wear President Suspenders.

Active and growing boys need plenty of room for back, chest, shoulder and muscle expansion. The President easy sliding back affords full freedom.

No pressure—no tugging—no pulling. There being no strain anywhere there's nothing to weaken them—that's why Presidents wear so long.

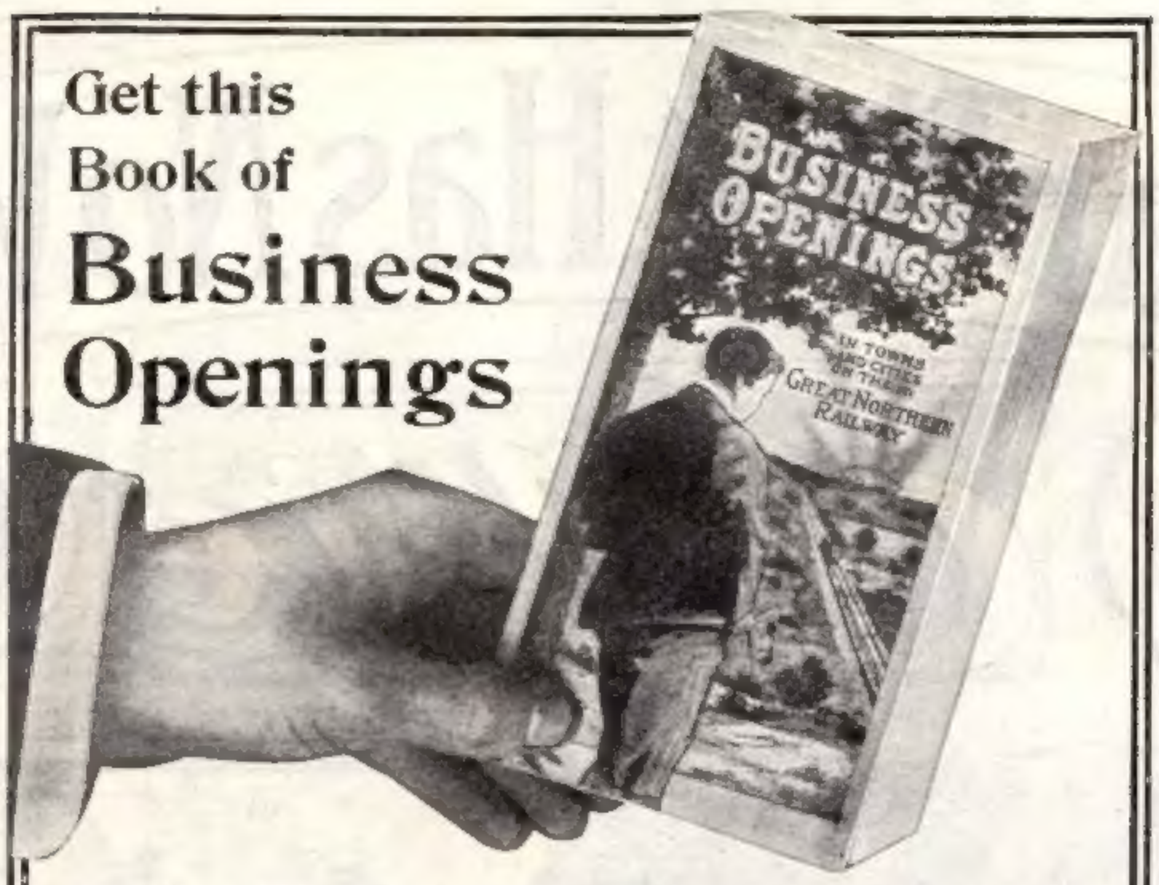
LIGHT, MEDIUM and HEAVY weight. EXTRA LONG for tall men. Young men should ask for LIGHTWEIGHT LISLE regular size.

There's a special size for 12 to 16 year old boys.

If your dealer has no Presidents buy of us by mail. We'll send you a pair postpaid for 50 cents and return your money for them if you're not satisfied after 3 days wear.

The C. A. Edgarton Mfg. Co., 551 Main St., Shirley, Mass.

Get this Book of Business Openings



IT DESCRIBES new business opportunities in over six hundred towns and cities of the growing Northwest on the Great Northern Railway. Contains two hundred and fifty pages of information gathered from reliable sources. Gives population of towns and brief description of surrounding territory. Tells what the present industries are, shows new ones needed, and describes over eighteen hundred new business openings in one hundred and fifteen different branches of trade and professions.

Fifty-two towns want agricultural implement dealers: fifty-nine need banks: twenty-one, box factories: sixteen, cold storage plants: forty-seven, dentists: fifteen, department stores: one hundred and six, doctors: five, machine shops: ten, woolen mills, etc.

Send to-day, it may contain the opening you are looking for. Enclose six cents to cover postage.

M. J. COSTELLO, General Industrial Agent, St. Paul, Minnesota

Great Northern Railway

Order Your FALL SUIT Direct from the Wholesale Maker

WRITE FOR SAMPLES THIS VERY DAY

You will find that $12.00 or $15.00 will go further here than $20.00 or $25.00 in many places. Just now we are making a specialty of the very newest Fall and Winter Suits and Overcoats for Men—**Brown Velour Cassimeres, Auto-Striped Blue Serges, Gray Worsteds, Cheviotings, Kerseys, etc.**, at only $12.00 or $15.00 in patterns which you would willingly pay $20.00 or $25.00 for. This saving is the natural result of your dealing direct with us—wholesale tailors.

The materials are of tested, standard quality. The tailoring is so stylishly done that you will be delighted with the perfect fit.

Every Garment Specially Made to Measure under the broadest possible Guarantee of Money Back

if we fail to give you, for less money, more genuine "Clothes Satisfaction" than you can obtain from any other source.

Samples of garments at $12, $15, $18 and $20, Style Book, measure chart, tape, etc., **absolutely FREE.** Postpaid. Write to-day.

FELIX KAHN & CO.

Wholesale Tailors, Established 1882

Market & Van Buren St., Dept. 15, CHICAGO

The Pipe that extracts the Nicotine Bite

Have you ever tried the

Sherlock Holmes Pipe

If not you don't know the real pleasures of pure, cool pipe smoke. Something entirely new.

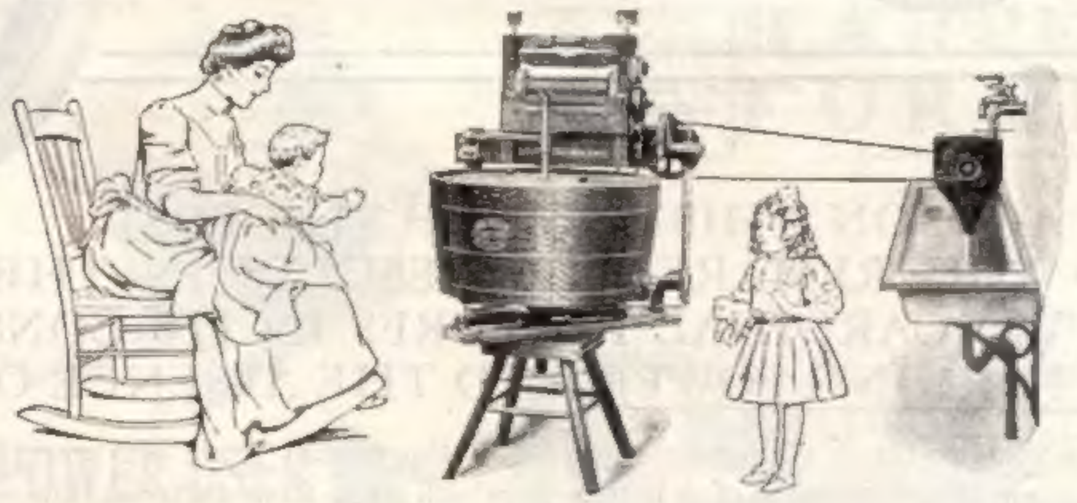
Send for free illustrated book

The inner bowl is the tobacco bowl, the bottom of which is perforated. Between the inner bowl and the outer bowl is an air chamber which condenses the nicotine oil, ammonia, and other deleterious elements, causing them to *drop to the bottom* where they remain. The cool smoke rises and is drawn into the stem through the upper part of the saliva well. Notice the position of the saliva well at the bottom of the stem.

"If your dealer does not carry it, mail us $1.50 and we will send you one prepaid. Money back if not satisfactory."

The pipe is first quality French Briar. Get one.

R. H. SHERLOCK CO., 918 Security Bldg., Chicago



The "Self-Working" Washer Does All the Washing

A twist of your fingers—

That's all it takes to start the "Self-Working" 1900 Motor Washer.

Turn on the water—or electricity—and, in six minutes, your tubful of clothes is clean.

The Washer does all the work—*works by itself*—while you attend to other duties.

Then—when the clothes are washed, another twist of your fingers switches power to the wringer to wring out the clothes.

50 pounds water pressure or a common electric light current—furnishes power, and 2 to 4 cents a week pays for all you need.

Could washing be made easier?

Another thing—your clothes are *safe from wear* in a "Self-Working" Washer.

For there is nothing about this Washer to pull, or haul, or beat, or pound the garments.

No complicated inside parts.

Nothing to rub and wear, or fray the fabrics.

Buttons are never cracked—nor torn off.

Seams are never ripped. "Wash tears" are unknown. You can wash the finest linen, lawn and lace and not break a thread.

For—in the "Self-Working" Washer, the clothes are *held still* while the water and soap are forced through and over, and under, and around them *by the motion of the tub.*

Your clothes are washed quickly—thoroughly—safely. And the 1900 Motor Washer *saves its own cost* many times over by keeping your linen, your undergarments and other washables from wash-day wear.

Servants are contented where there is a "Self-Working" 1900 Motor Washer.

They don't have to worry about "Wash-Day."

They don't leave and get other places.

Then the 1900 Motor Washer **Saves Its Own Cost and Pays for Itself.**

Don't *believe* this!

Prove it—at our expense!

You can test a 1900 Motor Washer a full month without paying us a penny.

We will send one of these washers to any responsible party and *prepay the freight.*

All you do is—agree to test the washer.

Use it a month. Do four weeks' washings.

And—if the washer isn't all we claim, don't keep it. Pay nothing. **The Test is FREE.**

If you keep the washer—as you surely will wish to, when you see all that it will do and all it will save—you can **Let the Washer Pay for Itself.**

Write today for our New Illustrated Washer Book, which shows just how this "Self-Working" 1900 Motor Washer works, and tells how it is made—*how it Pays for Itself*—and all about it.

A post-card with your name and address sent to us *today* brings you the book *by return mail, postpaid.*

Address—The 1900 Washer Company, 3090 Henry Street, Binghamton, N. Y.

Or—if you live in Canada, write to the Canadian 1900 Washer Company, 355 Yonge Street, Toronto, Ontario.

THE SOURCE IS ELECTRICITY

Almost every comfort, convenience and luxury of modern life is dependent upon it. Under these circumstances do you think you can make any mistake by devoting a few hours a day to **the study of electricity?**

CYCLOPEDIA OF APPLIED ELECTRICITY

Five volumes containing the essence of the most successful methods yet devised for the education of the busy workman. The rules and formulae are in every case presented in a very simple manner, and every principle is illustrated with special diagrams and practical examples compiled from the most authoritative sources.

Some Subjects Treated: Dynamos and Motors, Electric Lighting, Railway Power and Lighting, Electrical Construction, Wiring, Power Station, Complete Telephone, Wireless Telephony, Telegraphy, etc.

ORDER NOW. SAVE $15.20

Special price, $14.80 Regular price, $30.00

Sent express prepaid if you mention *The Saturday Evening Post*, October 19, '07. Pay $2.00 within 5 days and $2.00 a month until the **Special $14.80 Price** is paid. If not adapted to your needs we will send for the books at our expense upon notification. **2,500 pages, 2,000 full page plates. Bound in three quarter morocco. Handsomely marbled tops, gold stamped titles and edges.**

AMERICAN SCHOOL OF CORRESPONDENCE CHICAGO

Have Lots of Fun and Make Money

For your Lodge, Church, School or for yourself by putting on an up-to-date

MINSTREL SHOW

or an "Advanced Vaudeville" Show

We will furnish everything necessary from start to finish complete. Particulars and a copy of that great book, "The Business End of a Minstrel Show," all for 10c.

THE CREST TRADING CO.

15 Witmark Building New York

Strong Arms!

FOR MEN, WOMEN AND CHILDREN

For 10c in stamps or coin

I will send, as long as they last, one of my charts showing exercises that will quickly **build up shoulders, arms, forearms and hands** without any apparatus. They are beautifully illustrated with twenty half-tone cuts. Regular price 25 cents.

IN ADDITION TO THIS

If you send for one at once, will make you a present of another chart which alone is worth more than you pay for the first-mentioned one. The latter shows my new method for building up a great **chest, shoulders and arms.**

PROF. ANTHONY BARKER, 11 Barker Bldg. Select School of Physical Culture 110 West 42d Street, New York City

PATENTS PROPERLY PROCURED

Write for our handsome new book. Full information.

Bryans & Bryans, Room 413, Colorado Bldg., Washington, D. C.

PATENT YOUR IDEAS

$100,000 for one invention; another $8,500. Book "How to Obtain a Patent" and "What to Invent" sent free. Send rough sketch for free report as to patentability. We advertise your patent for sale at our expense.

Patent Obtained or Fee Returned.

CHANDLEE & CHANDLEE, Patent Att'ys, 951 F. Street, Washington, D. C.

SHORTHAND IN 30 DAYS

Boyd Syllabic System—written with only nine characters. No "positions"—no "ruled lines"—no "shading"—no "word-signs"—no "cold notes." Speedy, practical system that can be learned in 30 days of home study, utilizing spare time. For full descriptive matter, free, address, **Chicago Correspondence Schools, 725 Chicago Opera House Block, Chicago, Ill.**

GENUINE GUYOT SUSPENDERS

Webbing Inimitable
Buttonholes Indestructible
Look for the name "GUYOT" on every pair

To be had in every shop 50¢ per pair

OSTHEIMER BROS. 1001 CHESTNUT ST. PHILADELPHIA

HOME STUDY

The University of Chicago OFFERS

Correspondence Courses in over 30 subjects for Teachers, Writers, Social Workers, Ministers, Physicians, Bankers and Students desiring to finish either a High School or College course. One-half the work for a Bachelor's degree may thus be done.

The University of Chicago Div. C, Chicago, Ill.

SASKATCHEWAN WHEAT LANDS

The very choicest of these lands are found in the LAST MOUNTAIN VALLEY DISTRICT. Warm, quick-ripening loam soil. Ample Rainfall. Fine Railway Service. Best of Markets, Schools, etc. No pioneering. Now threshing Seventh Successive Bumper Crop. We own 120,000 acres of these lands, and sell them at from $10.00 to $20.00 per acre. Land will pay for itself if cultivated. Send for our beautiful booklet "The Lake and the Land of the Last Mountain Valley," free upon request.

Wm. Pearson Co. Ltd., 343 Northern Bank Bldg., Winnipeg, Canada

THE SATURDAY EVENING POST

Copyright, 1907, by THE CURTIS PUBLISHING COMPANY in the United States and Great Britain.

Founded A°D° 1728 *by* Benj. Franklin

Entered at the Philadelphia Post-Office as Second-Class Matter.

Published Weekly at 425 Arch Street by THE CURTIS PUBLISHING COMPANY

London: Hastings House, 10, Norfolk Street, Strand, W.C.

Volume 180 PHILADELPHIA, OCTOBER 19, 1907 Number 16

FROM SAND DUNES TO CITY

A Modern Manufacturing Town Made to Order

By ELLIOTT FLOWER

Fifth Avenue, August, 1906

Winter Scene at Gary, January, 1907
Harrison Street and Eighth Avenue

THE town of Gary, Indiana, at first glance, is a disappointment. It is a tremendous undertaking, this transformation of a waste of sand dunes, marsh and scrub oak into a modern city within two or three years, and a tremendous amount of work has been done in a short time, but the results of most of this work are not visible. So Gary is a disappointment—at first. Later, when one has been over the site and has gained a comprehensive idea of the situation, this feeling of disappointment gives place to wonder and enthusiasm. For Gary is being built, like a house, from the basement up. It is unusual to build a city that way; in fact, it cannot be done unless it is fully planned in advance. The foundations of a city may be said to be those improvements that lie underground—the water, gas, sewer and electric-light mains and conduits—and the foundations of Gary are already laid. A city of gradual growth builds houses first, lays its pavements next, and finally rips things up two or three times to put in the various necessary pipes and mains. All this is reversed at Gary.

The first spadeful of earth—no, sand—was turned in June, 1906, and the first work done, aside from the building of temporary quarters, was to put the streets and alleys through the sandhills and gullies, leveling a tree-topped mound in one place and filling in a marshy depression in another. Then came the laying of the mains, after which paving and house-building began. The close of 1906 saw the foundations of many houses under way, but work on the superstructures was not started until the spring of 1907. Nevertheless, the summer of 1907 found water in the mains, the gas plant almost completed, four hundred houses nearing completion, a hundred more begun, and two hundred more planned for construction in the autumn. This is exclusive of the building being done in the "free" territory, known as The Patch.

Then there is the plant; there are the business structures that are being erected with outside capital, and there are the railroad improvements and changes. Because of Gary, one road must shift its right-of-way for many miles, to avoid passing through the plant, and others must make minor changes. Because of Gary, the channel of the Grand Calumet River must be changed and straightened. Because of Gary, there are construction camps strung out all through the district and men are busy with track-elevation plans in various railroad offices.

The Independent Hand

AS A MATTER of expediency, the steel company, through a subsidiary corporation, is building many residences, but, with the exception of two hotels and one bank building, it is erecting no business structures in the town. The $125,000 theatre, the $75,000 arcade for small shopkeepers, a second bank building, the newspaper plant, and the five blocks of buildings for stores and offices are all independent enterprises. Further, the company encourages independent building in the residence districts, requiring only that the houses shall be up to a certain standard and shall be completed within eighteen months of the purchase of the site.

A barren waste in June, 1906, the town carried a population of about 6000 through the following winter, nearly doubled this in the summer of 1907, and is already certain of from 75,000 to 100,000 when the plants already assured are in operation.

Those who spent the first winter on the ground were housed in tents, shacks and other temporary structures, but from 3000 to 4000 will be under permanent roofs the coming winter, and the spring of 1908 will find, including The Patch, fifteen hundred residences occupied or ready for occupancy. One hotel is already open and another is nearly completed. There is also a town government, a weekly newspaper that is to be a daily, and work on the steel plant has reached a point where it is assured that a part of it will be in operation by next summer.

Nevertheless, Gary is still a disappointment to the eye: the residences are in scattered groups, the intervening spaces show irregular sand dunes, the construction camps are not pretty, many of the streets are almost impassable, and the immense amount of underground work shows only where a fire hydrant pokes its head out of the desert.

I mentioned this to Captain H. S. Norton, manager of the Gary Land Company, which is building the town of Gary for the United States Steel Corporation.

"But we are going to put about a million dollars into beautifying it," said the captain. "We haven't any soil here now, and we don't need it for building operations, but we shall give the town a bountiful covering of rich soil later. There will then be no reasonable excuse for a lack of beautiful lawns and flower-beds; and we have also arranged to bring in and set out 25,000 trees."

I suggested that a town built by contract need not be so scattered. Granting that it was necessary to plan on a large scale, it would still be easily possible, I thought, to build with more compactness and gradually extend the operations.

"No," returned the captain, "in order to set the town up in business promptly it is necessary to build in all the districts simultaneously." Then he explained how the town had been divided with a view to establishing stable prices and preventing land speculation.

The residence sections, so far as they are controlled by the company, are divided into districts based upon the character of the dwellings to be erected in each. These districts were laid out before any work was done, and the scale of prices for lots was arranged in accordance with this plan. A residence lot in one part of the town costs more than a lot of the same size in another, although there is no difference in the improvements, so far as gas, water and pavements are concerned. All this is provided for in the company's contracts.

For the Man Who Buys a Lot

THE company, in fact, has endeavored to avoid the paternalism of ownership and government without relinquishing the temporary control necessary to bring its plans to fruition. It prefers to sell its lots and let people build for themselves, according to the requirements of the contracts, but to rely wholly upon this individual system would mean a great waste of time, and the company is in a hurry. Further, comparatively few of the workmen who will constitute the greater part of the population are financially able to build their own homes, and to permit outside capital to build for rental would be to invite conditions that it is desired to avoid. On the business streets land may be purchased for the erection of blocks of stores and offices, to be rented, but in the residence districts individual enterprise is restricted to the building of one house at a time. You may buy and build and sell, and then buy and build and sell again, but you may not buy and build and sell upon any wholesale plan. The company alone may do that.

The company is providing all the necessary public utilities for a modern city, because these could not otherwise be provided as quickly as desired, but the cost of these improvements is figured in the price of the lots, and they all become the property of the town when completed. It follows—and this is an interesting detail of the made-to-order town—that the man who buys a company lot gets a practical guarantee that there will be no special assessments.

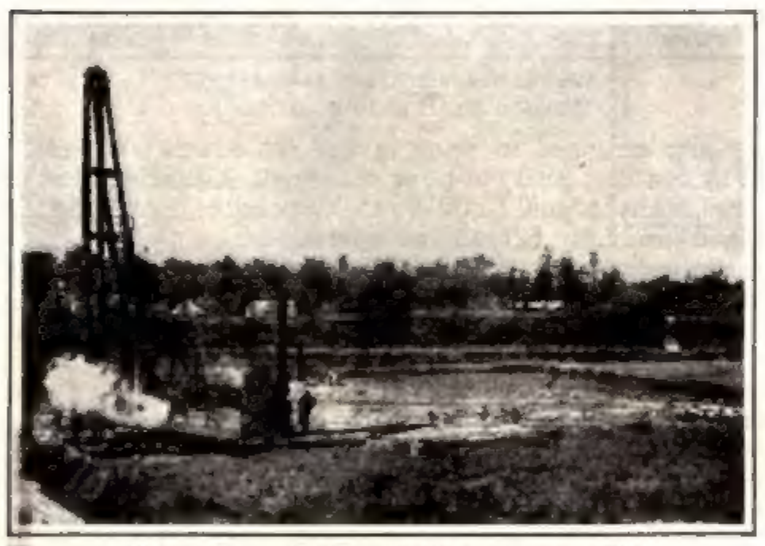
While I was absorbing these details, through conversation and observation, Captain Norton took me to the parks—that is, to the sites of the proposed parks. There are two of them—tracts which have been left undisturbed during the general leveling, and they have some natural advantages in the way of trees and ravines, but it will require a considerable expenditure of money to bring them up to the standard of beauty proposed.

Then we went to The Patch, where Captain Norton left me to shift for myself. The Patch, I discovered, is a subject to be handled with discretion. In the first place, the occupants of it resent the name by which it is generally known, preferring that it should be called The Jungle. In the second place, it represents a miscalculation on the part of the company, as a result of which certain of its plans were nullified in part, and this does not make it the happiest topic that might be chosen for discussion.

The explanation of The Patch makes one think of those popular works of fiction of which the publishers announce: "Three editions exhausted before publication," for Gary outgrew its plans and specifications before it really began life. In other words, the company failed to secure all the property that has since been found needful. It acquired seven miles of lake frontage, which has proved ample to provide sites for its own plant and for such other industries as have sought location there, but it underestimated the needs of the town: The Wabash Railroad is the dividing line between

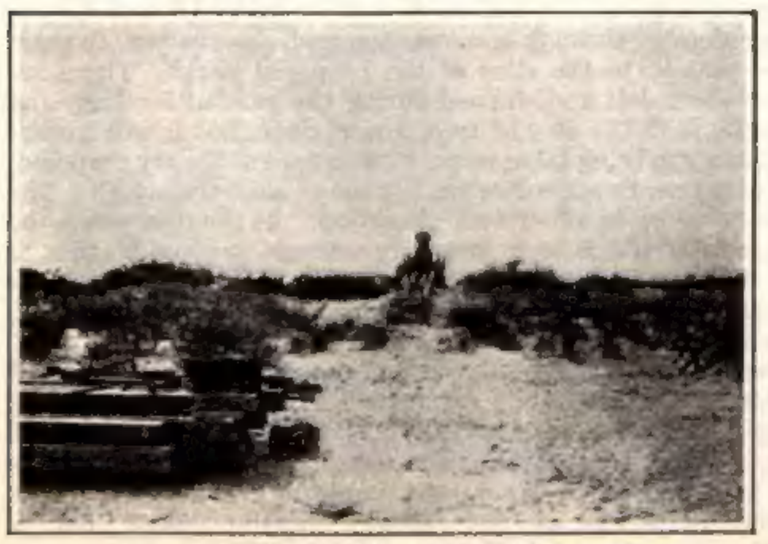
Foundations for Machine Shop, October, 1906

Broadway and Fifth Avenue, July, 1906



Site of General Office Building, August, 1906

Excavating for First Opera House Building, August, 1906



Location of Slip, August, 1906

the Gary that was originally planned and the Gary that has come into existence, and this line is so sharply drawn in all local matters that "south of the Wabash" and "north of the Wabash" are the two phrases most frequently heard.

To be "south of the Wabash" is to be almost in outer darkness, from the company's point of view. True, it owns most of the property there, but it does not own The Patch, and The Patch has a frontage of something like six blocks on Broadway. The Patch was not for sale as acre property when the company decided that Gary needed it, the owners having then become conversant with the situation. Nevertheless, it was necessary to include it within the corporate limits, and there was no way to impose upon it the customary Gary conditions and restrictions relating to building and the sale of liquor. So Patch property brought high prices from men who believed that Gary would be a thirsty town.

Gary is now ruled by transients, by the men who are building it and will move on when it is built. Not one in ten of the present population will locate there permanently, but the Indiana suffrage laws require a residence of only six months in the State, three months in the county, and thirty days in the election district, so many of the temporary residents are able to vote for town officers. Later, when the permanent population is in control, The Patch may lose some of its freedom, but now it is practically exempt from serious restrictions. Not that it is a turbulent or lawless district, for it is reasonably quiet and well conducted, but it is a sharp and unpleasant contrast to the rest of the town.

Where the Lines Divide

IN EFFECT, Gary presents the remarkable spectacle of a town that is being governed with very little regard for the wishes of the company that is spending millions in the building of it. It has even turned down the company's proposition to build the street railroad. The company wished to build it, and organized a subsidiary corporation for that purpose, but Messrs. T. E. Knotts, J. E. Sears and M. Caldwell, the trustees, awarded the charter to an outsider.

Churches and schools Gary will have in abundance. Episcopalians, Roman Catholics, Methodists and Congregationalists have already applied for sites and submitted plans. The Episcopalians, in addition to their church, will have a building for social gatherings and entertainments, to be known as the Universal Club, and the Roman Catholic plans include a church, a parochial school, and residence buildings for the priests and sisters. Five portable school buildings have been set up for use while the first big permanent school building is under construction.

Gary, says Captain Norton, is to be merely a part of the greatest manufacturing district in the world, extending along the southern shore of Lake Michigan to Chicago. There are many plants between Gary and Chicago now, and the whole intervening space will ultimately be given over to these and other industries. Where could there be a better place for a big technical school?

Of course the town has been a boon for real-estate men and real-estate sharks. There is, as has been told, considerable land within the corporate limits of Gary that is free from the restrictions which the company has imposed on the property that it sells, and, with American optimism, speculators and investors have been busy with other land in the vicinity. Some of them seem to expect Gary to grow into a city of a million or so over night; they are buying and building beyond the present limits of the town, although it will be a long time before the town grows up to its limits. The real-estate men are taking legitimate advantage of this desire to own Gary property, and the real-estate sharks are doing more. A real-estate man will sell you property in the town or adjoining it, telling you just what you are getting, but a real-estate shark will sell you property anywhere in the State of Indiana and tell you that it is Gary land. I heard of one man who discovered that the lot he had purchased was seven miles from Gary. It may be a good investment ultimately, but hardly in this generation.

So, if you go to Gary and a smooth-talking real-estate agent approaches you on the train (as is pretty sure to happen) it is the part of wisdom to pretend that you hail from Missouri and demand loudly that you be "shown." Real-estate agents are thicker than flies, and some of them have introduced Western "boom-town" exploitation methods.

It was something over a year ago that the United States Steel Corporation gave a rush order for this fifty-million-dollar city, very much as a man in a hurry might call in an architect and order a house built for his own use, but no existing company was prepared to assume so large a contract, with the conditions as to time imposed, so the United States Steel Corporation found it necessary, as a preliminary, to organize the companies to which it could give this big order. There are two of these: the Indiana Steel Company, which is building and will operate the plant, and the Gary Land Company, which is building the town.

It is difficult to make mere words give an adequate idea of the magnitude of the undertaking. With the exception of Dalny, built by the Russian government, I doubt if anything so big in the way of an immediate made-to-order town was ever attempted. Begun in June, 1906, they will be making steel in Gary by June, 1908.

Of course, this city that is rising from the sand dunes of Indiana, on the southern shore of Lake Michigan, has an economic reason for existence, but there seems to be a general misconception of its purpose and probable effect on other plants. It is to be supplementary, not destructive; it is needed because of the increasing demand for steel, and it is to put no other plant out of business. The steel corporation might have met the early requirements of the situation by enlarging other plants, but this would not have solved the big problem for the future. A new plant was needed—a plant that would have room to grow.

This being settled, the question of location presented some difficult features. The new plant must be west of Pittsburg, for the centre of population and the centre of consumption of steel are moving steadily westward. It must have the very best of transportation facilities, for the item of freight rates enters largely into the cost of the finished product. It must be located where the necessary land could be secured at a reasonable price, for even the United States Steel Corporation would not feel justified in buying some thousands of acres of improved real estate as a site for a manufacturing plant. And this last detail presented another difficulty: no such tract of land, conveniently located, was likely to be found vacant, unless there were also natural disadvantages to be overcome.

The site finally selected has both advantages and disadvantages, but the former outweigh the latter. It was probably as unsightly a spot as could be chosen, and it must have taken a vivid imagination, supplemented by a supreme disregard for expense, to see in it the possibility of a big and attractive manufacturing city. It lacked everything that would commend it as a residence locality, and it could be made really habitable only by enormous expenditure. But it had the promise of great business advantages.

As compared with Pittsburg, the situation may be summed up as follows: Pittsburg has the advantage in coal, being nearer the source of supply, and coal is a mighty important item; but Gary offsets this by an advantage in ore shipments. So far, it is just about an even thing: Gary must pay more for coal, but its ore can come all the way from Lake Superior by water; Pittsburg pays less for coal, but the ore boats cannot reach it, and there is a land haul to add to the expense. Gary, however, in supplying the Western market will save on the freightage of its finished product, and, in view of the Westward movement, this is a big economic advantage. There are other Western plants, of course, but none that could be made to meet the increasing requirements of the country. So Gary had to be.

There are other advantages, too. It is only twenty-six miles from Chicago, the great central market, and every Eastern road running out of Chicago skirts the southern shore of the lake and passes through or near the new town. These, with their connections at Chicago, will give unsurpassed facilities for the distribution of the product of the mills, even if none of the Western roads extend their tracks to Gary. There is also an advantage in being located near, but not too near, such a great labor market as Chicago.

Cameras Regarded with Suspicion

I PUT in a good deal of time at Gary, and I always had the company of either W. P. Gleason, the superintendent in charge, or of his secretary, Ernest L. Hunter. In addition to the advantage of having the companionship of some one who was familiar with the work and plans, I found one or the other of them necessary for my protection—for I carried a camera, and a camera is something that will bring Gary policemen charging upon you from all points of the compass. You may snapshot as much as you like in the town, but a camera is something very like a death warrant when you approach the plant.

As a matter of fact, your credentials must be all right before you can get near the plant. The Grand Calumet River divides the town from the plant, and the bridge that spans it is always under guard. The Grand Calumet hardly justifies the front part of its name, even by comparison with the Little Calumet, but you certainly cannot jump it, so it answers all practical purposes as a barrier. It was a tortuous stream originally, winding about through marshy land, but the steel corporation is redeeming the marsh and straightening the channel, and will make the latter quite as effective as a stone wall in keeping out trespassers.

Just inside the lines is the main office building, already occupied, although the interior has not yet been finished.

Mr. Hunter pointed to a nice little stretch of Lake Michigan and informed me that a big open-hearth furnace building would be erected there ultimately; and the blue-prints at the office show blast furnaces a little to the east, where the waves now roll placidly up to the beach. The plant here is to extend 2000 feet out into the lake. But these details of the general plan are for later development; they are as much a part of the plan as any of the other buildings, but they have not been reached as yet in the construction work. Some delay has been occasioned, too, by the fact that the Baltimore and Ohio Railroad crosses the sites of certain proposed buildings. These tracks are soon to be moved, however, men being now engaged in grading a new right-of-way that will take the road entirely outside of the plant.

As for the future of Gary, it is impossible to speak with any definiteness, and the American habit of exaggeration has given a false impression. It is not to be the biggest steel-making plant in the world or even in this country—at least not at present. It may be, in time, but that is no part of the immediate plan, and Gary is big enough, in its conception and execution, to make exaggeration unnecessary. Yet the mistake of the enthusiasts is natural. Those in charge will tell you that Gary, as planned, allows for an open-hearth and blast-furnace capacity that is at least equal to that of any other plant. There is some difference between this and the statement that the Gary now under construction is to be the greatest plant in existence, but it is easy for the thoughtless to misunderstand and misquote it.

The plant of the steel company alone is under construction now, but it would seem to be a fair presumption that the seven miles of lake frontage were secured with the idea that some of the subsidiary companies would locate there later. The American Car and Foundry Company has already applied for a site. What other companies may come is problematical, but Gary expects ultimately to see plants of the American Steel and Wire Company, the American Tin Plate Company and the American Bridge Company. Gary may be a trifle optimistic, but it is pretty certain that that seven-mile frontage is not going to be wasted.

To return to present plans, the steel company has selected sites for six of the great open-hearth furnace plants and sixteen blast furnaces. The open-hearth buildings will be 1189 by 204 feet each, and each will have fourteen furnaces of 60 tons capacity. The blast furnaces will have a daily capacity of 450 tons each. But these great structures are not being constructed simultaneously, and it will be a long time before they are all completed.

The Work of One Year

PERHAPS, the best idea of the progress made can be given by describing the situation in August, 1907. That was a little over a year after work was begun, and there were then some eighteen or twenty structures under way. Practically all of these require the very heaviest foundations, which means an immense amount of work before they make any showing whatever, and there was other underground work to delay actual construction. In both the plant and the town the laying of necessary pipes and conduits was a first care, and then work on the tunnels into the lake went on simultaneously with the construction of buildings. The town water-supply tunnel is to extend two miles out into the lake, but shore water is good enough for the plant. At the plant, however, in addition to buildings, there are breakwaters to construct and a slip to dig. Gary has no natural harbor, so there must be artificial protection for its ore boats and a slip with the necessary bins and ore-unloaders to care for the cargoes.

The slip is to be 250 feet wide, 22 feet deep, and a mile long. The dredges had already penetrated a quarter of a mile inland when I was there, and were then attacking a sand dune that resembled a miniature mountain.

In the way of buildings and other structures, Gary has this to show for a trifle over a year of life and work:

Main office building, machine shop, boiler shop, blacksmith shop, pattern and carpenter shop, and storehouse—just about completed.

First open-hearth building—foundations in, and iron work about sixty per cent. completed.

Second open-hearth building—foundations begun.

First four blast furnaces—foundations in, and about 70 per cent. of the iron work completed, including the stacks and necessary stoves.

Second group of four blast furnaces—foundations begun.

Pumping station and intake tunnel—about 75 per cent. of the work done.

Electric station—foundations about half completed.

Rail mill—twenty per cent. of foundations done and iron work started.

Electric repair shop, pattern warehouse, foundry, roll shop, and blowing engine for first four blast furnaces—construction work progressing rapidly.

Ore bins—foundations in, and construction work begun.

Ore unloaders—one nearing completion and the others being erected.

Ore bridges—foundations being put in.

This, added to the work done on the town, makes a wonderful record for the time that has elapsed, but Gary has more than a mere question of speed to make it noteworthy. Planned in its entirety before work was begun, it has been possible to make the most convenient arrangement of buildings and to take advantage of every device that modern science and invention have produced, even to the point of lessening, if not eliminating, the smoke nuisance.

The idea of a manufacturing plant without smoke is certainly something to make a man sit up and take notice, yet Gary hopes to approximate this. For one thing, electricity will be used for light and power wherever possible, the pumping station and all other machinery being thus operated. For another thing, the gases and smoke from the furnaces will be used in generating the electricity. This will give the double advantage of economy and cleanliness and puts Gary far ahead of any other plant in the completeness and perfection of its equipment. Absolutely nothing is wasted that can possibly be put to use.

It will be seen from this that two ideas dominate the plan that is making a new city: to have the most modern plant in the world and to provide for future growth. Neither of these ambitions could have been realized through any existing plant. South Chicago, Milwaukee and Joliet were all considered, Pittsburg being too far east, but no one of them answered the purpose. These plants might be enlarged, but the relief at best would be but temporary, and the installation of desired improvements would be difficult, if not quite out of the question. To meet all the requirements, fully to solve the problem, a new plant was necessary. And so we have Gary, a made-to-order city, and, in some ways, an innovation and an experiment.

Science Helps the Painter

BY RENÉ BACHE

NEARLY all very old paintings are badly cracked—a misfortune due to the circumstance that dampness and cold cause the canvas to shrink and the paint to expand, the result being that the paint layer breaks up, a multitude of cracks seaming it in all directions. On the other hand, the gradual darkening which mars old paintings, eventually turning many of them almost black, is attributable to chemical causes. Works of art on canvas are produced with the aid of oils and varnishes, which, in the course of time, turn brown, covering the picture with a more or less opaque layer, beneath which the original colors are veiled. It is a phenomenon of oxidization, which may be prevented by sealing the painting between two sheets of glass cemented together around the edges.

The darkening of the famous picture of The Last Judgment, by Michael Angelo, in the Sistine Chapel of the Vatican, is due to an entirely different and rather curious external cause—namely, the incense arising from the altar which formerly stood before the fresco. But there are other causes of blackening which have to do with injudicious mixtures of pigments—as, for instance, where a color with a lead base is combined with another color containing sulphur, such as cadmium yellow or vermilion. Ultimately, through decomposition, the lead in such a case turns to the form of a black sulphide. Thus through lack of thoughtfulness modern painters (far less careful than the old masters) may be said to destroy their own productions in the making of them. For example, Ingres—who, though a great admirer of Raphael, failed to imitate his technique—has left behind him only one picture that can last for any length of time. His Triomphe de Cherubini, in the Louvre, which is dated 1842, is in a lamentable condition.

So far as the mischief of cracking is concerned, it is a fact worth noting that when the layer of paint is thin it maintains a certain elasticity, accommodating itself to the shrinkage and expansion of the canvas with variations in temperature and humidity. When thick, however, it cannot do this, and consequently breaks. It is noticed that all the old paintings which have come down to us without cracking were made very thin—a statement that applies to works of Raphael and his pupils, and to those of Van Dyck and Rubens. The Sistine Madonna, at Dresden, which bears the date 1515, shows no cracks whatever.

Dr. Eugene Lemaire, the French Academician (to whom the writer is indebted for his material), says that darkened paintings may commonly be restored in a measure to their original hues by careful treatment with peroxide of hydrogen. When it is a question of cracks, however, scarcely anything can be done in the way of cure. As a means of prevention, it would be very desirable, he thinks, if artists would paint their pictures upon some substance less subject than canvas to changes—hard wood, or, best of all, sheet metal.

Machine Shop, March, 1907

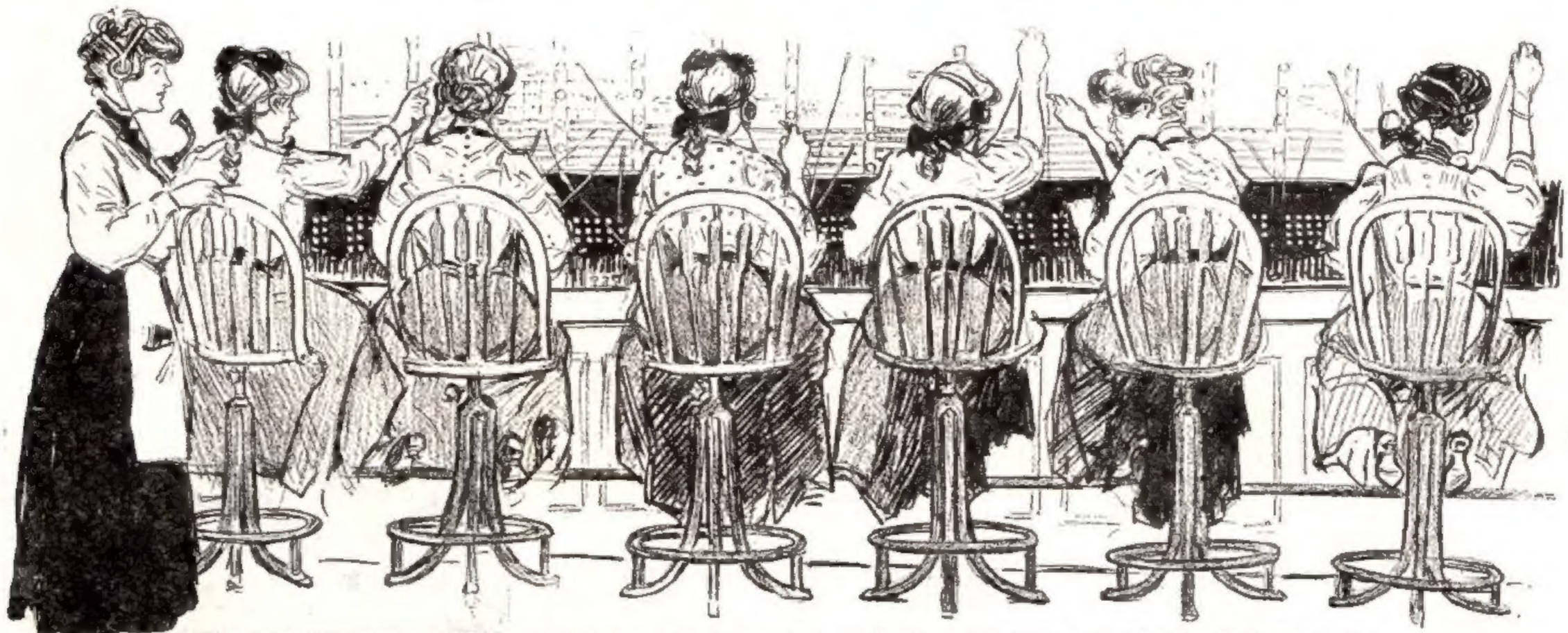
Broadway and Fifth Avenue, July, 1907

General Office Building, May, 1907

First Opera House Building, July, 1907

Slip and Harbor, July, 1907

The Diary of a Telephone Girl:



They Looked Like Industrious Spiders in Their Webs, with Cords Going Out in All Directions and Their Fingers Working Like Machines, so Swiftly!

I HOPE I'm not a snob. I've always thought myself democratic, and for the last few days I've tried to prove it. But sometimes people won't let you be. Anyway, it has been for me an effort of the intellect rather than of the will.

I *am* different—I don't see why I should pretend to deny that. If I vary for one whimsical moment from the point of view of these girls in the Exchange, I'm judged "queer." I'm stared and giggled at, scorned. So I'm making myself over, outwardly, to conform to their standards. I do want to get acquainted with them and have them like me. But there's a limit to what I'll do. I can't, even if I would, wear a pompadour. It would crawl down flat into the old parting and leave the "rat" stranded on top of my head. I don't like jewelry, and I'd go mad with one of those fat brass bracelets on my arm. I know I ought to wear one of those gorglorious back-combs to make my hair "blouse in the back," as Bessie says; but my hair simply *won't* be conventional. At any rate, it has got me a nickname, and I consider that one sign of popularity. I've had to answer a dozen questions already about whether I tint my hair or not, and what I do for my complexion. Funny how every woman instinctively distrusts a blonde! There are other blondes here—the near-albino type, which is blond merely on account of an absence of color. There are red-haired girls, dozens of them, natural and otherwise. A telephone seems to attract them like a white horse. I'm either golden or towheaded, according as you like me or not.

The girls all seem to watch me as they don't the other new girls. I suppose no girl was ever able to conceal the fact that she has been to an art school. I'm all over it now, but somehow it's as bad as having been married, or being an actress, or having lived in Europe, or having had the smallpox. It leaves you marked. There's a certain frowzy, eccentric, self-conscious aftermath that never leaves one.

I put in my application a week ago. Such questions! Where had I worked before, and why had I left? (it was the work that left *me!*) and who were my mother and father? and could I see and hear well? What terrified me most, though, was whether I would take all responsibility for any electric shocks I received, and not hold the company liable. I had a little shiver of apprehension at that, but the girls say that it's nothing to speak of at the operating-board. Of course, the linemen and switchboard men and the line chief get it pretty strong, sometimes. Still, yesterday, when I was up in the operating-room, I heard several little squeals from the girls. The rest all laughed, so it can't be very bad.

I Plugged in the Wrong Cord and Got All Mixed Up

I've been put into the First Class, and I've been studying the typewritten instructions all the week. The pupils sit at tables and commit to memory long descriptions of the switchboard and the different operations. The girls all take it as seriously as a college course. It seemed awfully intricate at first, but now I can reel it off by rote like a parrot; all about "connections," "line lamps," "supervisory signals," "busy backs," "order wires" and everything.

I've learned all the stock phrases, too. You have to use exactly the words prescribed, and no others—"Line is busy"—"They do not answer"—"Never mind, thank you; I rang your bell by mistake"—and a lot more, like a conversational course in a foreign language, only with no answers. Then I've learned to call 2000, "Two O, double O," and 4001, "Four, double O, one." It was hardest of all to learn to give the time railroad style. I know I'll say "Twelve minutes to nine," when I should say "Eight forty-eight."

Then, I *think* I know all about the "B" board, where the numbers that are called for are rung up. But I'm not sure. I'll find out when I go upstairs to practice.

You can always tell the girls who have been at the practice-board when they come downstairs; their cheeks are scarlet and their eyes are wild. I was simply terrified the first time I had a lesson at a real switchboard. There were so many switches, and plugs, and jacks, and cords, and keys, and lamps, and things. And that awful "set" on my head made me feel like a colt with a bridle on for the first time. The steel band clasped on my head so tightly that it hurt, and the voices in my ear were so strange, and I couldn't get rid of them. I couldn't seem to understand anything that was said to me, and I couldn't tell whether a trunk was being given to me or another girl, because there was a steady fire of numbers being given. My mouthpiece—"horn" they call it—was strapped round my neck, and I couldn't seem to fix it so I didn't have to crane my head forward to speak into it.

The first time a little lamp winked a light at me and I tried to take the call, I was so nervous I plugged in the wrong cord and got all mixed up. I forgot everything that I had ever learned. The call was for our own exchange, and, according to the rules, I should tap the outer rim of the jack three times with the tip of the plug, resting on the last stroke. If an electric click is heard it indicates that the line is in use, and operator will report to calling subscriber by saying, "East 284, the line is busy." If, on testing, operator gets a high, singing note, she will immediately put the call on the "Hospital," and the "Hospital" operator will inform the calling subscriber that the number called for is out of order.

No wonder I was rattled! And I had, besides, to remember the "reverting tone test," which is a low buzz—though you don't get it once a year—when you connect two numbers on the same party-line.

But the "finished operators" seemed to take things so easily! They looked like industrious spiders in their webs, with cords going out in all directions and their fingers working like machines, so swiftly! I'm afraid I can never do it. There was a Swedish girl discharged from the class to-day. She was a big, straw-haired, white-eyelashed thing, who seemed to be always bursting out of her shirt-waist and had to be buttoned back four times a day.

I'm in the Second Class now. We've been "calling numbers." One girl calls an East number, and the other has to find it on the "multiple," which contains about 3100 numbers. There's one over each "position" on the long switchboards upstairs. It was hard to learn the arrangement at first, and I'd go hunting all over for a number that was right under my nose. Then we're learning all about the nickel 'phones, and when to collect and when to refund.

The operators upstairs seem to have a few unwritten rules of their own on this subject, though, for I heard one girl say to the girl who sat beside her: "Say, will I give him back his nickel, Laura?" and the other one said, "Who is that—Six-eight-four? Sure! He's all right. Did he get his switch?" "Yes, but he's always so nice when he comes on; perhaps he needs the money!" "Oh, let him have it, then!" and Laura smiled as the other "refunded."

It works the other way, too, sometimes, I hear. A girl who has been abused by a subscriber, and sworn at—it's usually a woman who insists that a line isn't busy when it is—will simply collect the nickel and disconnect the subscriber. Then the woman will come in on the line again with a shriek, and the operator will just remark: "Oh, let her sizzle. She can shake her head off, for all I care!" But, of course, we didn't learn any of these tricks in the class—and there was a girl discharged only to-day for doing it.

I'm learning to say "Nummer?" the way the old operators do, instead of the painfully articulated "Num-ber?" which seems to be the hallmark of the amateur. The old girls speak in a perfectly flat tone, like a machine, without any emotion, unless they're angered; while the new girls take it so nervously and excitedly that they're quite human. You can tell the difference immediately by the tone and articulation of the voice—at least I can, when I ring up, outside. To-day I learned the "peg-count," which tallies the number of switches you've given during the month, along a kind of cribbage-board thing. It's one of the million things you have to remember to do. Then, with the "message rate" 'phones, there's another pencil-tally for every completed switch.

To-day I passed my second examination and went into the Third Class. Every morning the mistakes the girls have made before on the practice-board are read out in class. It's mortifying to have the supervisor look at me and

The Work of a Human Spider in a Web of Talking Wires

I Felt Like Alice Between the Red Queen and the Gryphon

say: "Miss Scott, I called for 'Franklin 267,' and operator, instead of telling me line was out of order, rang in my ear and disconnected. Now, what should you have done?"

Of course, I knew *then*, but it was as if I had been on trial for my life!

I'll be glad when I'm a "finished operator" and get a regular "position" at the board. The subscribers can't possibly be as hard to please as the supervisors who give numbers for practice. They don't know the rules, anyway. They've been putting me through the funniest examinations. The supervisors seem to have a fiendish joy in trying to catch me up on something wrong. They'll say:

"The house is on fire!" And I have to remember the number of the fire department and connect immediately. Then they'll say, very smoothly:

"Good-morning, Central!" Of course, I reply "Good-morning" before I think. I should have said sternly, merely "Number?"

Or, when I was on my guard, this tantalizing voice would say: "Oh, Central, won't you please say 'Good-morning'?" I connected her with the chief operator and smiled. Once a supervisor said:

"Don't you want to go automobiling to-night?" I had to laugh, but she didn't catch me that time.

Then they ask you about having extension telephones put in, and you must give them the number of the Contract Department. I had hard work remembering the numbers of the Police, Hospital and Fire calls, and once when a practice call came: "Oh, Central, my husband is beating me!" I connected the fictitious subscriber with the Emergency Hospital. How that supervisor roared!

I've now got a regular position, No. 3, on the board at the East Exchange. I sat down between two of the girls that had been operators for years. A soft-shelled thing enough I was between those two hard, spiky creatures. I felt like Alice between the Red Queen and the Gryphon. They were simply horrid to me. The board was a little different from the practice-board I was used to, and the "call circuit keys" puzzled me. I asked the girl at my right about them.

"You go take a sneeze; your brain's dusty!" was all she said.

I turned to the other. "Call a supervisor if you want to know," she said; "I have no time to break in green operators." I had to press the supervisor call and ask for instruction.

The two girls kept talking from one to the other behind my back.

"Say, I always did hate a towhead. I wonder she didn't paint it pink while she was about it! Did you ever notice that blondes make the slowest operators?"

They simply ignored my presence. I wanted to cry.

It was harder than I thought, too, because an operator is expected to answer as many calls as she can reach, whether they're on her position or not, and not wait for the other operator to answer them. You can always tell a good operator by the way her cords stretch out to the right and left, as far as they will reach, while a lazy one has only a few right in front of her. But the new operators are ambitious and try for everything in sight, and so, usually, the older ones like to have a beginner near them, she works over their board so energetically. So I couldn't understand why they were giving me the cold shoulder.

But it was worse than that, for as soon as I got going I noticed that both of them would reach over and plug out my numbers and then let my subscribers wait. It looked as if I were too slow to attend to my own board. The supervisor walked up and down behind me on the rubber mat till I got nervous. I couldn't tell whether she was behind me, watching or not. Of course, I was too busy and excited to talk to either of the girls, even if I had wanted to.

I got on better than I had expected, though, and it was all so interesting that I didn't want to go off when I was relieved, in the middle of the forenoon, for my fifteen-minute recess. It was so queer to hear a man's voice the first time, for all our practice calls had been given by the women supervisors. He came on with a "Hello, dearie!" and I was so amused that for a moment I didn't think of him as a subscriber, but a real man. Of course, I didn't answer except with a formal reply, "Number?" even when he tried to jolly me. All the voices seem as little as fleas in the wire—there's something about that "set" that seems to strain them all through a fine sieve. Some of them are soft and purring and pleasant, while some simply shriek in your ear so that you go wild with the vibration.

I took it all pretty seriously. It was awfully hard to resist the temptation to talk to the subscribers. Some woman with a charming voice would come on and say: "Well, I don't see why I can't get that number, Central; I'm *sure* it's not busy. If you'll just ring them up *once* more I'll be *so* obliged!" You feel so much like explaining it to her and telling her you're sorry, but the rules forbid you to ring up a subscriber more than three times! You really take it quite to heart yourself, if the person is nice, but you can't be sympathetic; you have to refer her to the chief operator. I had no idea it took some people so long to answer the 'phone. Sometimes they come after fifteen minutes' ringing. I don't know which are the most maddening, Chinamen, Japs or Swedes. If their number is busy or out of order, they never understand your explanations, and they just keep repeating their number till you go crazy.

I've found out, now, why those girls were so mean to me. When I went down to lunch, yesterday, one of them, Bessie, came up to me and said:

"Say, Blondie, I hear you haven't joined the Union."

I said "No."

"Well," she said, "we want to get a line on you. Are you with us, or not?"

"Why, I don't know anything about it. I haven't thought of it."

"Well, there'll be trouble for you here if you don't join. You'd better get busy before you get yourself disliked. It'll only cost you twenty-five cents, you know."

It seems that most of the operators are Union girls, and they're down on any girl who doesn't join, and make it unpleasant for her. But by this time I'm used to the board, so that they can't make me much trouble.

Upstairs the girls that sit side by side are almost always talking about their "fellows"—oh, I've heard such funny things about how to keep your young man faithful, and whether to let him know you love him or not—but at lunch the talk is almost always about the work. Bessie has a Dutchman on her board who has promised her a dachshund if she'll get his numbers for him promptly, and an Englishman who calls her "Daisy." (If he could only *see* her, once! She's a black-haired girl, stained red.)

But an outsider would have hard work, sometimes, to make head or tail out of their talk. It goes like this:

"Gee, I'm tired! Where were you all morning, Alice?"

"Down in the Flat Rates. Miss Townsend took me off the Nickels because she wanted a swift operator at the other end of the board. Say, Dot Kinney's had the West call circuit all the morning. She had crust enough to give me the chief operator every time I wanted a trunk. Said I yelled in her ear."

"You Go Take a Sneeze; Your Brain's Dusty!"

There's talk of a strike by the Telephone Operators' Union. It seems that we have grievances. We want more pay, shorter hours, recognition of the Union, and no men managers. When the chief operator is a man he's a manager, and the girls in the main office object to being under a man. I can't seem to care much, myself, and I'd about as lief be tyrannized over by the company as by the Union.

Having said that I didn't know anything about the Union, I couldn't refuse to go to a meeting with one of the girls. We were addressed by a member of the Butchers' Union, who told us how we were oppressed and how everybody would stand by the

girls if they struck, and that there'd be a sympathetic strike of the linemen when the operators went out. Brothers would stand by sisters—and so forth.

But there's a worse grievance than anything spoken of there, for to-day the following notice was posted on the bulletin-board beside the lunch-room door:

After June fifteenth, transparent waists and sleeve-garters will not be worn in the operating-room.

H. E. Townsend, *Chief Operator.*

So we'll have to sit and swelter in thick waists, just because the chief operator has a bony neck—at least that's what the girls say, though I suppose it was all decided at the chief operators' meeting to prevent the girls trying to outdo each other. It seems that they don't think that sleeve-garters are "businesslike!" If the company would provide us with uniforms, as they do with aprons, I wouldn't care; but I *would* like to wear my dotted Swiss. And it's good-by to my grass-linen waist that I just bought! If they'd only have a rule for the managers that would prevent Mr. Josephs from wearing the hideous red tie he affects, it would be fairer.

Yesterday I had to work till midnight, for the regular routine is somewhat broken up, and they have no regular night operator. There was one man to help—a good-natured country-boy sort of chap—an emergency man who has some office position ordinarily. The calls string along every little while till eleven, when the reporters come on the wires. There are sometimes long enough intervals when there isn't a light on the switchboard for me to be able to read or write letters. They put on a bell attachment that rings for every call, so I can't fail to answer. Of course I had plenty of time for listening, and it was so exciting sometimes that I hated to stop long enough to answer another call.

It was interesting, too, to notice how the character of the talk changed as the hour grew late. The conversations seemed to grow more familiar and confidential and affectionate toward eleven o'clock. There were several calls for the hospitals; and it thrilled me to suddenly hear a wild, little, thin voice in my ear call out:

"Give me the Emergency Hospital, quick! There's a man here with both legs cut off!"

Then I heard one woman come on the wire with a scream and ask me for the police, saying that there were burglars downstairs. It made me turn cold to hear it, though I was perfectly sure, a moment afterward, that what she had heard was only the cat in the kitchen.

The first time there was a fire it *was* fun! After the second alarm the switchboard suddenly blazed with lights. Every one was ringing up to find out where the fire was, or to talk with friends about it. I had to run from one position to another, plugging in my "set" cord from place to place till I had all quieted down, like putting

I had to Pull Them Along with Me by Main Force

a lot of babies to bed. There are a lot of special-service numbers with red or green caps to the lights, and these always have to be plugged out first. I always hate to spoil the patterns they make, but, as they're for the police and fire departments or particularly exigent subscribers, they demand instant attention.

I hate the reporters. They always have the most thrillingly interesting conversations, but if I listen on the line they always know it and get mad. "Get off the line, Central," they say, "or I'll stop talking!" No matter how softly I press back my listening key, they seem to know I'm listening, and then they talk so horridly that I simply have to shut the key.

It's so queer to press down the row of "listening keys" one after another and get bits of the different conversations! Different voices, different dialects, different emotions, tempers, subjects! All sliced off like Neapolitan ice cream—little bits of pulsing human lives.

The girls do awfully mean things when they're exasperated by angry subscribers. You can, for instance, switch three or four couples together—a pair of lovers, maybe, two business men and one woman gossiping to another—and then sit and hear them rage at each other. If you're feeling particularly wicked, you can open the listening key and the call circuit at the same time, so the poor subscriber will have a Babel of talk deluging him from the order wire. It might sound something like this:

"Main 3024."

Helpless, masculine voice: "Hello, Central, hello!" Half a dozen girls at once:

"Page 86."

"What's that man doing on the call circuit?"

"Take your subscriber off here, East!"

"West 890."

"Ring on 534!"

Masculine voice cutting through the shrill feminine ones: "Yes, take me off, for Heaven's sake! I don't want to hear you girls talk; I want Main 3024! Hello, Central!"

Chorus from four exchanges: "East, *will* you take that man off?"

Then, with a self-satisfied grin, you take your fingers off two celluloid buttons—you've pressed down only two, but the more you press down the more fun it is—and the irate subscriber finds himself talking loudly into a windless silence, broken—at last—by a smooth, calm:

"What number were you calling, please?"

Yes, there are plenty of ways one finds to avenge one's self upon the telephone hogs. You can give them the click of the "busy back," you can ring the bell in their ears, or you can simply—let them wait and rattle their hooks. Girls are human, and apt to get hungry. After a while your nerves get frazzled. Impertinent men are bad enough, but insolent women are worse. You begin by being absolutely impassive and impersonal, you work like a machine, but by twelve o'clock, after a hard forenoon of arrogance and egoism, when you begin to feel the "lunch grouch," and before you're relieved, and see operators coming in licking their chops—you grow actually murderous. You take things pretty seriously.

I never realized before how absurd it was to think that a telephone operator would ever report a line as "busy" when it wasn't. It's so much more work to do that, that it's nonsense to think of it. And every girl wants to fill up her board with completed switches—a busy board and satisfied subscribers are what she wants. Reporting "busy" when a line isn't, or the operator thinks it isn't, is almost impossible. I never heard of its happening.

Lunch is awful. We have a change every day, but it's usually a change for the worse. Tea and bread and butter; and on Monday two eggs; Tuesday, two pieces of cheese; Wednesday, nineteen baked beans (I'm sure the matron counts them out); Thursday, chipped beef; Friday, Frankfurters; Saturday, cold ham.

To-day, everybody was talking about the strike. They say the Operators' Union is to be ordered out to-morrow. One little black-haired girl told me that if she didn't walk out her brother, in the Plasterers' Union, would be fined fifty dollars, and so she'll have to quit work if she's ordered to. That's the way they do it. I've heard all sorts of threats of what will happen to me if I try to come to work to-morrow. It's quite exciting. This afternoon the chief operator interviewed each one of the girls in turn and asked them if they were going to walk out. She has been horrid to me, before this, but when I told her I was coming to work she was so sweet it made me disgusted. The Union girls won't talk to me at all, except to threaten me. I feel as if I were going to war.

To-day, when I got off the car near the office, I saw a group of the girls waiting. They were all in their best clothes, picture hats, imitation ermine stoles and all. Two of them ran up to meet me and took me by the arms. They were both supervisors.

"Are you going to scab, Blondie?" they asked me.

I tried to shake them off, but they held on, walking with me.

"Do you think you'll get anything out of it if you stay in? We're going to win out, and it'll be only a few days for you, and when we get back, out you'll go! You're queering yourself for good and all if you go to work to-day."

I kept right on without answering, though I had to pull them along with me by main force.

"There's no one else gone in," they said, but I was sure they were lying. "You see, we'll be back there before the day's out," they went on. "We've got the company where they'll *have* to give in!"

By this time I had got to the doors of the building. There was a crowd of pickets here, too. They were even more violent.

"Oh, you scab!" they called at me. Half a dozen snatched at me and tried to hold me. But I was pretty angry now, and shook myself free. There was a policeman standing there, but he didn't offer to help. I finally ran the gauntlet and got inside.

Didn't the building seem queer and empty! All the girls' "sets" and aprons were in the lockers downstairs. Miss Townsend, upstairs, just fell on my neck with joy.

"Now, you must try and see what you can do!" she said.

What could I do, indeed! The room was empty except for two officials shaking their heads gloomily at one end, two switchboard clerks giggling and talking with subscribers, trying to make connections, and just one other regular operator calmly and deliberately answering calls, without any evidence of hurry. Most of the instruments in the room were nickel 'phones, and as, when there's a call from one of them, its line-lamp burns till the nickel is either collected or refunded, the board was a scattered mass of lights. Most of them were flickering, as the subscribers in desperation rattled their hooks.

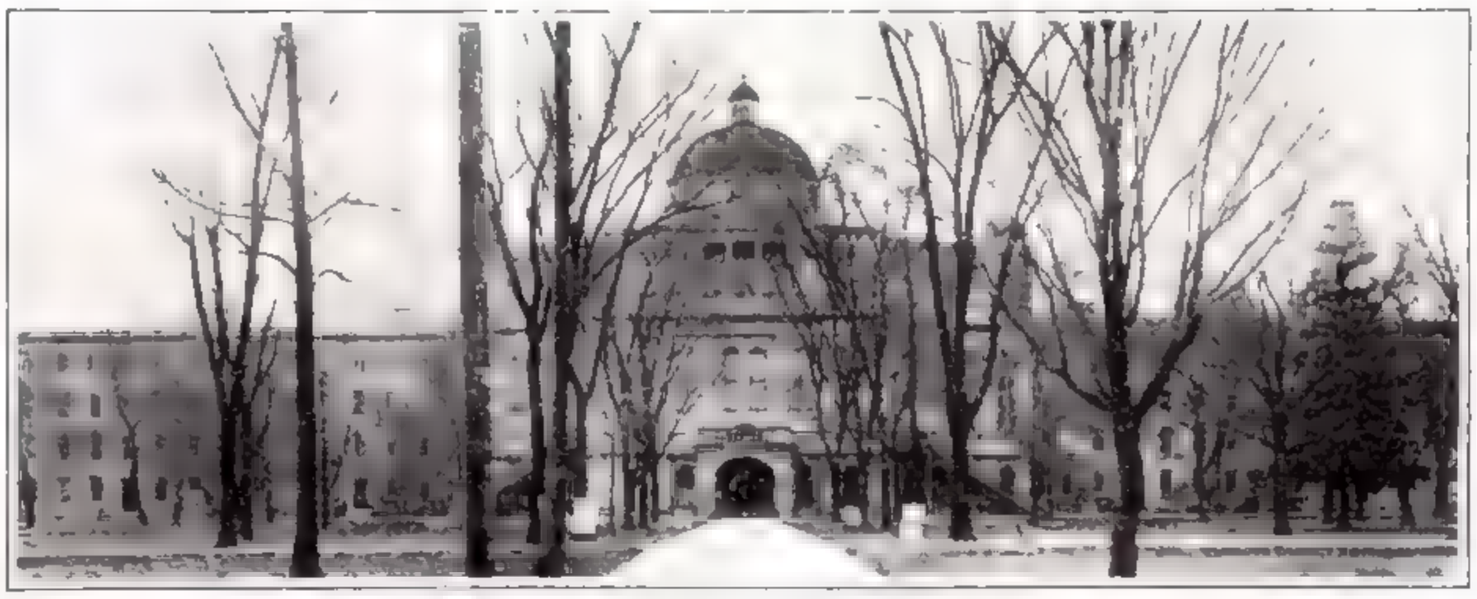
The chief operator had been doggedly throwing back nickels (pressing the black "refund buttons"), absolutely unable to make any connections; but after one more girl had come in we all set to work to answer each call at least once, and make a bluff at running the exchange.

There wasn't a single subscriber who didn't have something to say. Usually there was a perfect yell of delight, and they'd cry: "I've got Central; come here, *quick!*

(Continued on Page 28)

Lunch is Awful

Which College for the Boy?



University Hall

MICHIGAN: A Middle-Eastern University

By John Corbin

THE University of Michigan is the foremost, as it was the first, of the State universities characteristic of the West; but the impression it gives, and especially when approached from the interior, is that of an Eastern institution. From the point of view of the Back Bay and Fifth Avenue, western New York is on the frontier; but from the point of view of the Golden Gate, Chicago lies next the seaboard. Our nomenclature needs revising. The great university of the Old Northwest really lies in the new Middle-East.

When President Hadley, of Yale, addressed his Western alumni last April at Cincinnati, exhorting them to be more diligent in recruiting freshmen, he characterized the State universities as local and provincial, in contrast with the endowed universities of the East, which, he said, were more nationally representative.

Professor James R. Angell, of the University of Chicago, brought him to book. Few of the State universities, he said, are merely local, and he showed that his own *alma mater*, Michigan, was very largely national. It draws its students from the same number of States and Territories as Yale, namely, forty-eight, and from one more outlying dependency and one more foreign country. Though Michigan draws more students from the home State, the disparity is scarcely greater than the disparity in size between Michigan and Connecticut. Area for area, the figures are about the same.

Though Yale draws more students from New York, Michigan has a compensating advantage in her own neighboring commonwealths of Ohio and Illinois. The comparison was invalidated, if at all, only by a single fact: Michigan has 4571 students, or about a thousand more than Yale—being one of the three or four universities that are closely pressing Harvard for first place; so that in proportion to the whole number of students it is, perhaps, a trifle less representative. So much for the charge of provinciality.

A National and Democratic University

A DECADE before Michigan had been attacked in the State legislature as a class institution—the resort of the sons of the rich. A matter of funds was at stake, and Professor Angell's father, President of the university during more than half of its existence, showed that forty-five per cent. of the students were sons of men who lived by manual labor—farmers, mechanics and the like—many of the rest coming from the families of clerks and shopkeepers.

Almost as broadly representative as the Eastern universities on the score of territory, Michigan is more broadly representative on the score of democracy. And this distinction is not lessened by the fact that the children of the well-to-do are resorting to it in increasing numbers. The University of Michigan has at once the popular character of a Western State university and the national character of the endowed institutions of the East. A similar blending of apparently opposite qualities runs through the whole life of the institution, social and educational, though not always to its advantage. Emulating the German universities, it early renounced direct responsibility for the manners and morals of the students; yet it has been held accountable in this respect by the community from which it draws its funds, while the undergraduates have developed, and may bring about, a social life closely resembling that of Yale, Harvard and Princeton.

On the educational side, it has striven from the very outset toward the German ideal of pure science—as opposed to the State university ideal of technical training on the one hand and the elder American ideal of liberal culture on the other; but, in practice, it has been obliged to give most of its instruction in technology and in the liberal arts and professions.

In two ways it is marvelous—that being a State institution it has become so broadly representative and so liberal, and that having developed so far it has not developed further. It is among the most chaotic of our universities, as it is among those that give greatest promise for the future.

The disorder is largely due to the fact that the university has no dominant progressive policy. President Angell has guided its destinies with consummate wisdom and tact through the period of gigantic development and expansion that has placed it where it is, and his faculties are said to be as keen as ever; but the propulsive power of leadership is waning. The machine, such as it is, is well oiled and humming, but it is perhaps inadequate to the gigantic work in hand. In almost every department of university life there are two factions—a group of older men in control, and a body of younger men filled with creative energy, who feel themselves hampered.

The academic shades of Ann Arbor are still reverberating with the noise of a recent conflict. A group of the older and more influential members of the Faculty conceived the idea of a memorial hall to commemorate those who died in the Civil War, together with those who have honored the *alma mater* in the arts of peace. It was a noble idea; but as it was of no great utility it did not pull strongly upon alumni purse-strings. A rumor came vaguely to their ears of a movement on the part of the undergraduates to establish a Union which should develop in a common centre the scattered social life of the institution. In the circulars they sent out to the graduates, appealing for funds, the impression was conveyed that the Michigan Memorial Hall was to include the Michigan Union.

The response was immediate and generous. Then the plans for the building were divulged. The chief room was an assembly hall, seating eight hundred—a solemn, rectangular apartment, for solemn, rectangular occasions. There were to be four galleries for pictures of the dead, and one for mortuary sculptures. On the walls of the halls were to be placed tablets to the departed. And the Michigan Union? There was to be one rectangular room for alumni, and one reading-room. There was no kitchen, no dining-room, no easy rooms for foregathering undergraduates, no bedrooms for returning graduates. The promised social centre was a series of whispering galleries for the dead. The protests of the living were loud. A party of old men, the younger faction said, had hoodwinked them into subscribing a monument to their fame. They burlesqued the Memorial Union, caricatured it, lampooned it. When the subscriptions were called for, many neglected to send the promised money. To-day the sounds of strife are subsiding. Even the undergraduates admit that, like Reynard, the fox, of old, the Memorial committee "had no wykked intent." Peace has been declared, in the name of seemliness. The Memorial Hall will be built in time, and so will the Union.

Boarding-Houses and Fraternities

AT THE outset the university had dormitories and commons—the system of collegiate residence which we have inherited from our English ancestors and which has proved everywhere harmonious with our racial instincts. In the sixth decade of the past century President Tappan abolished them. He was an able educator, of lofty and devoted ideals, well deserving of a statue in the Memorial gallery. But his ideals were derived from the German universities, and he had not the practical sense to see that they could not be adopted *en bloc*, but must be adapted to the genius of our people. In the words of the historian of the university, "he believed that whatever the convenience and charm of dormitory life might be, they were more than balanced by even so much of home life as a student could find in a lodging or boarding house, while the abolition of the system would at once set free space in the college buildings that was much needed for other purposes, and relieve the treasury of a large expenditure of money, and the Faculty of a great deal of care and annoyance in the way of supervision."

In other words, to gain a few laboratories and lecture-rooms he shirked upon townspeople the responsibility for the manners and morals of the undergraduates. The result is modern Ann Arbor—a place without the amenity of well-ordered college life, without pervasive college spirit and traditions.

The suggestion of family life is a joke. Many of the lodging-house keepers live in nooks and crannies in a kitchen extension, crowding undergraduates into every available room in front. For the non-fraternity students there is no social centre—no place where they feel themselves a part of the student life. Their logical friends are

Michigan Building

Gymnasium

the chance collection who live under the same roof or board at the same table. Some few they may meet in lecture-rooms or on the athletic field; but characteristically they live the narrow life of small cliques, gaining little from the spirit of the place and contributing as little to it.

The first protest against this order, if order it can be called, was the fraternities. The Faculty characteristically resisted them, but in vain. There are now thirty-two fraternities and eleven sororities. Almost every year sees the addition of a new chapter. The need of a better residential life is shown in the fact that men are beginning to get together fraternally on the basis of the sections from which they come: already there is a Rocky Mountain Club, a Keystone Club and a New York Club, each with its separate house and dining-room besides half a dozen other similar organizations. In no State university, so far as I am aware, are there as many fraternities as at Michigan, or as handsome and commodious houses.

A maximum of comfort is attained at a minimum expense. Of the extravagant luxury so often charged against fraternity life I found nothing, and I have lived and dined in leading houses, not only at Michigan, but at Wisconsin and Chicago. The fare is wholesome and probably simpler than a majority of the members are accustomed to at home. Dinner usually consists of meat with vegetables and a very simple dessert; breakfast of cereal and milk, coffee and toast. Soup at dinner is infrequent, and at breakfast I never found eggs, fish or meat The house is a rare exception in which drinking of all kinds and degrees is not forbidden — by common consent of the members, not by decree of the Faculty.

Even outside the houses the fraternities exert a strong, good influence. If a fellow is given to excessive conviviality the senior in residence puts him on parole. Fraternity life is a constant temptation to idleness. Few of the men carry off honors in scholarship.

But here again the senior members exert a wisely-restraining influence. Few of the men fail utterly. If the spirit of manly jollity and helpful comradeship has ever been more successfully cultivated, I do not know where.

The benefits of fraternity life, however, are of necessity limited to the members These number less than one-third of the student body, and they are very far from being the representatives of the university as a whole. Recruits are often pledged a year, and even two years, before they arrive, and it is the exception when any one is admitted after his first semester. Men who arrive unknown, or develop the qualities of leadership, as many do, during their college course, find no place in the community life. Last year at Ann Arbor all three of the leading 'varsity captains were non-fraternity men, though it was freely admitted that they would be desirable members of any house. Even if the fraternities were representative, they would have little power as an efficient centre of college spirit, for their tendency is to lift men out of the larger community interests, rather than to make them leaders in it.

The Struggle for Social Organization

YET, in spite of boarding-houses and fraternities, there is at Ann Arbor a vigorous and most vital tendency toward a general social life. Inter-class rivalry, so strong in the days when American universities were colleges, survives, here as elsewhere, in freshman and sophomore dinners. Until lately these were the occasion of exuberant rough-house. The diners were captured, their hair clipped, their faces streaked with war-paint—and the result handed down to posterity in group photographs. Once the freshmen escaped the sophomores by crawling to the dinner-room in the gymnasium through hot-air ducts leading from the central heating plant. But not infrequently the disorder exceeded all bounds. Inoffensive citizens of Ann Arbor were caught and, by means of the ready shears, deprived of their hirsute adornments. The annual rough-house now takes the form of a pushball contest between the combined forces of the two classes, and a "big-side" tug-of-war. This ended last year by dragging the contestants into the Huron River, which is said to be very wet.

The origin of such demonstrations—to the superficial and the unsympathetic view mere excesses of barbarity—is in reality a wholesome and admirably exuberant social sense, an *esprit de corps* that needs only a fitter means of expression to develop into valuable college spirit and traditions. But, lacking this, it subsides as quickly as it is engendered.

Of late years progress has been rapid. There has been a large and altogether wholesome increase in the number of student associations drawing their members from the undergraduate body at large. Only a few of these need be mentioned. Churches of every denomination in Ann Arbor gather students together on a social basis. The Phi Beta Kappa is about to establish a chapter. There is a Cercle Française and a Deutscher Verein, which give a French and a German play annually. A Comedy Club gives a play in English at the time of the Junior Hop. There are junior and senior social clubs—The Pipe and Bowl and The Friars. A recently-organized club, the Michigamia, aims to draw its members from among the leaders in all prominent undergraduate activities, studious, social and athletic. In a word, the University of Michigan is developing club life on precisely the lines laid down by the great endowed universities of the East. Much the same can be said, no doubt, of all State universities, but I know of none where the development is anywhere near as rich and varied.

Both the leading senior societies, The Friars and Michigamia, are highly picturesque. The Friars convene on Saturday nights, at about ten o'clock. At the head of a huge table, carved full of initials and names of former members, sits the Pope, who commands order by rapping on the table with a spigot and calls on the members in turn for a song or a story. The Friars have their own song, written by a member—In College Days. It is an uncommonly fine song, and is sung uncommonly well. Several of the more popular of the young instructors are members, and occasionally attend meetings. But it is very important that they should be able to tell the precise psychological moment for saying good-night.

The Library

Otherwise they are likely to become involuntary recruits in a shirt-tail parade. This function must be clearly distinguished from the nightshirt parade known at the University of Wisconsin. A number of young instructors were lately led into the midnight streets of Ann Arbor, in their ordinary clothes, to be sure, but flying a flag fore and aft.

The members of Michigamia are all braves—wampum and feathers are their regalia. Indian names they have also. Let Broken-heart Smith marry ever so happily, his wife, when she sees his Michigamia photograph, will, like Dante, know the traces of an ancient flame. The Michigamians have gone the tapping of Yale senior societies one better. When they have elected new members they don their war-paint and with swinging lariat issue forth, lasso the elect and drag them to the lodge. Just how the society makes its influence felt in the university I could not make out; but it is said to be a strong factor for good.

Though The Friars and Michigamia have clubrooms, they are not in the full sense of the word clubs. Except at the times of the periodical meetings the rooms are pretty sure to be deserted. To get in, one has to use a private key or a lock combination. Neither has club servants or a kitchen. Michigamia sedately bars the keg, moreover. The normal club has a well-frequented house and is moderately convivial. If the appeal of the saloon at Ann Arbor is to be successfully combated, some place is needed which offers, in the phrase sociological, "all the comforts of home."

Such a place it is the purpose of the Michigan Union to supply. The question of beer is likely to prove knotty. At a club in another State university I was shown an ice box with bottles in it, but was asked not to mention the fact for fear of steeling the hearts of the legislature. Ann Arbor has thirty-nine saloons, and it has been conservatively estimated that many of the undergraduates resort to them, though for the most part at infrequent intervals. The closing hour of ten o'clock is observed by the turning off of lights—but not always of beer.

A Union frequented by the Faculty and managed by representative young graduates and undergraduates could certainly do better; judging by the rule of the fraternities with regard to drinking in the house, they should do superlatively well. Kitchen and grill the Union will certainly have, with bedrooms to entice the graduate who cannot count on the alumni room in a fraternity house, and who is unwilling to stop at the local hotel. There will be billiard-tables and bowling-alleys, and easy-chairs for comfortable talk, and a periodical-room and library for comfortable reading. The residence of the late Judge Cooley, which lies across the street from the campus, has already been acquired, and the house, a substantial and rather handsome building of stone, is to be the first home of united Michigan. Eventually a vastly larger and more adequate building is to be erected.

Clubs, Union and Halls

IT WOULD be easy to exaggerate the good influence of the Union, even if it succeeded in diverting and tempering the conviviality of the saloons. The poorer students, on the one hand, have neither the time nor the money necessary to take full advantage of it; and, on the other, fraternity men would be always inclined to prefer the comfort and close friendship of their own houses. For precisely such reasons as these the value of the celebrated Oxford Union is far less than we Americans have assumed, and the Harvard Union, though well frequented, has not succeeded in materially remedying the lack of a united college sentiment. But Michigan has far greater need of social facilities than either, and, beyond question, the Union will prove of vast advantage as a centre of college traditions and spirit.

Already Michigan has developed enough university spirit to give it, on the whole, the broadest and most successful athletic development in the West.

At Michigan, as in most other American universities, however, the crying need is of a better-ordered residential life. The influences that make most strongly for character and culture are not those which adorn moments of social leisure, but those which operate without intermission in the normal and inevitable occupations—eating and sleeping, work and play. Thanks to her system of clubs and her Union, Michigan has a less present and crying need of the residential hall than other State universities—for example, Wisconsin; but at best the difference is not great. Sooner or later the "home influence" of the boarding and lodging houses will have to be moderated. It is said that the townspeople would exert a powerful political influence against the system of quadrangular halls. But, under strong leadership, the university should have nothing to fear from influence so obviously inspired by narrow self-interest.

I heard nothing of that sort of thing at Wisconsin. There a clear-headed leader is armed and resolute to strike to the heart of the one great evil of American university life. Michigan is at an equal advantage with Wisconsin in that she has no system of dormitories to demolish as a preparation for the quadrangular hall, and a recent liberal grant of money from the legislature has put the university in funds. But it is much to be feared that the Ann Arbor undergraduate will still be enduring President Tappan's ideal of home influence when the undergraduate at Madison is well housed and well fed in communities alive with ripe university tradition.

The Michigan co-ed enjoys the same liberties as her sister of Wisconsin. The chaperon is an idol that has a niche, but few worshipers. Parties of several couples rejoice in the Arcadian buggy ride and the distant dinner. The single wayfaring couple is not unknown. In a happy newspaper phrase, the light fantastic toe is weekly tripped at Granger's. But liberty is not privilege. Michigan scorns her co-ed. The eight leading fraternities, once known as the Palladium crowd, have frowned upon her. It is said that, at Madison, if a fraternity, no matter how powerful, fails in its duties of gallantry, the feminine influence against it is strong enough to divert the best freshmen to its more gallant rivals. At Ann Arbor a fraternity is on the down grade if it begins to take notice.

In the old days, when the maiden from Detroit and Jackson first appeared in numbers, the magnanimous woman student granted that it was only natural for the fellows to invite their boyhood friends from home. But the men proved unworthy of such magnanimity. They began to have their sisters invite whole boarding-schools of young girls they had never seen. Then the co-ed asserted her dignity, and stayed away, even though invited At the last Junior Hop there were less than a half-dozen women students. It is said that the President seriously considered refusing to sanction it by his presence, on the ground that it was not a representative gathering.

Enforced or voluntary, the young women have profited by this social segregation. It is generally admitted that they have progressed even further than the men in the matter of general organization. Sororities are numerous, and one of them, a non-secret society called Sorosis, has a house of distinguished comfort and beauty. There is a spacious women's gymnasium, with a large bathing-tank in the locker-room. Connected with it is a series of rooms which already serve most of the purposes of a Union. In them the Women's League holds receptions, dinners and dances. At present there is no kitchen, so that things to eat and drink have to be supplied from without, and only on set occasions, but it is hoped that that defect will be remedied in time.

Recently the Women's League has begun to form committees to welcome incoming freshmen and aid them in taking up undergraduate life in the manner best suited to their needs and capabilities. No young woman need now arrive at Ann Arbor quite friendless and forlorn. And the Dean of Women is exerting a strong, though quiet, pressure toward reforming the boarding and lodging houses. Before many years she hopes to have done away with the mingling of the sexes beneath the same roof, and to induce each women's house to have its own parlor and adequate bathing facilities. There are many who will regard such developments as no slight compensation for the lost joys of mixed society.

Educationally, as socially, Michigan has been at war with its own instincts. From the beginning, early in the nineteenth century, its proudest ideal has been to reproduce the German type of State universities. One of the curiosities of American history is the scheme for a so-called Katholoëpistemiad, describing a typical Prussian institution in the quaintly pseudo-classic nomenclature which Jefferson narrowly failed to saddle upon the Old Northwest entire, and which still remains in such names as Rome, Ithaca, Athens and Sparta. The Katholoëpistemiad was the preliminary sketch of the University of Michigan. The actual result, however, was no more than a high school.

To President Tappan the German university was an inspiration, an ideal for which he struggled heroically, and largely because of which in 1863, in the prime of life, he was removed from office by pragmatical regents.

There is reason to believe that he first naturalized the German system of seminars for the instruction of students in original investigation; and only Harvard, which, under the influence of Agassiz and others, established the Lawrence Scientific School in 1847, and Brown University antedated Michigan in developing scientific courses, while it was the first to grant the degree of Bachelor of Science. Michigan adopted an elective system as early as 1855-6, though limiting it to the senior year.

Andrew D. White, who served in his youth at Michigan as professor of history, says, in his autobiography, that the real beginning of a university in the United States, in the modern sense, was made at Ann Arbor, under Doctor Tappan. Yet, after all is said, the institution he left was essentially of the type of the English college.

It fared even worse with the American technological ideal of State instruction than with the German ideal of purely scientific culture. The Michigan College of Agriculture, established fifty years ago, was located, not at Ann Arbor, but at the State capital, Lansing. The School of Mines was established in mineral regions of the northern part of the State. Both institutions are quite independent of the university. The result has probably been unfortunate for all parties.

In Wisconsin the Agricultural College, by appealing to the practical sense of the legislature, has carried the whole university financially, and in turn has received strength from it on the side of pure science. The University of Michigan has had to fight its own battles, and, in spite of really splendid success in its own field, it has received only the most niggardly support.

Originally of the same general type as Harvard, Yale and Princeton, its development has closely paralleled theirs. Upon the trunk of liberal collegiate instruction it has grafted the branches of the liberal and technological professions and, as I have indicated, of pure scientific culture. Instruction in the liberal arts and letters is by no means strong and the graduate school is admittedly weak.

The professional schools are outgrowths of those early semester lecture courses, and in them lies the great strength and the glory of the university. The Law School is now one of the ablest, as well as the largest, in the land. It has almost entirely discarded the old textbook system of instruction for the case system, and will probably make the change complete when the younger men get into control. The Medical School is notably large and able. Situated in a small city, it has few emergency cases calling for quick and skillful surgery, but the State hospital gives it unrivaled advantages for the study of the more perplexing field of chronic disease. There is a strong Dental School. A School of Unsectarian Theology is presently to be established.

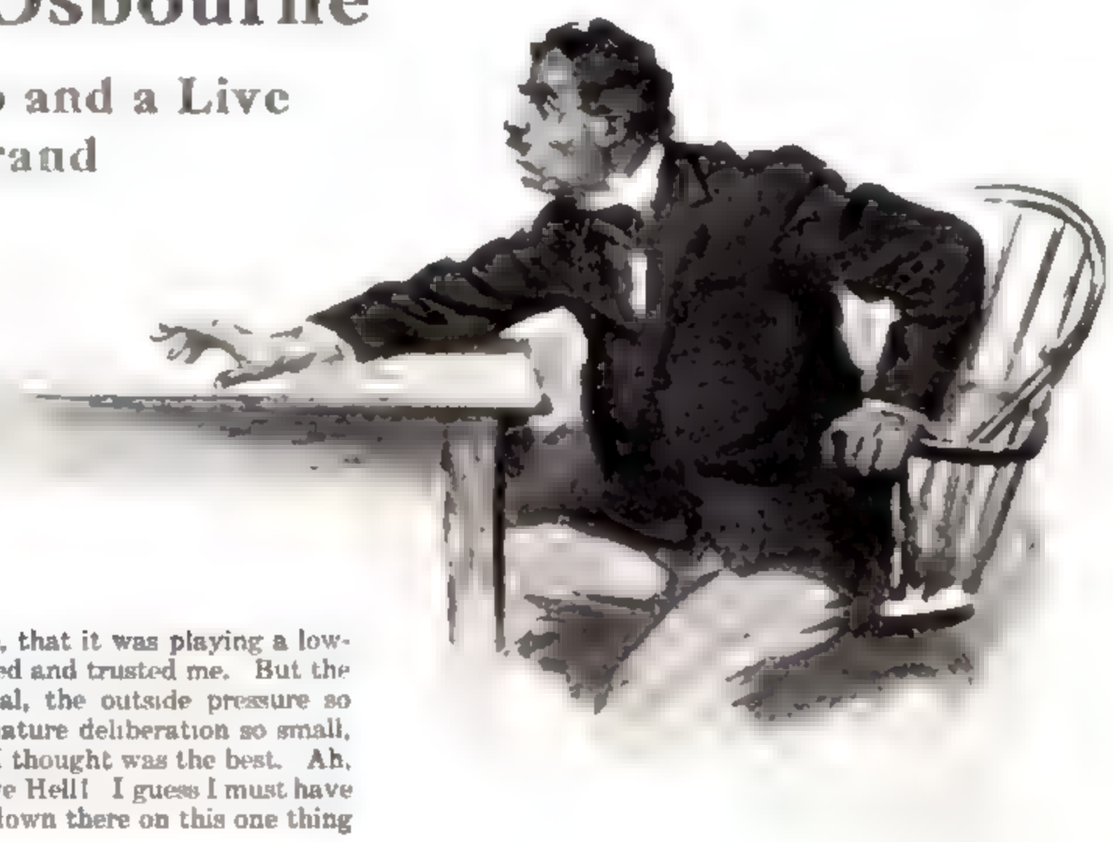
The School of Engineering is of the very highest rank and in the past decade has had a marvelous increase in numbers.

(Concluded on Page 57)

The Late Walter Waling

By Lloyd Osbourne

A Dead Hero and a Live Firebrand



IT'S awful to have killed a man; and when that man was your best and oldest friend it seems more horrible still. Yes, I killed Walter Waling! I don't care who hears me say it. *I killed Walter Waling!* I've kept the secret of it these two years, and cannot keep it a minute longer. People may cry out; the law may set itself in motion; my confederates in the detestable business may fly to cover, but, as for me, I intend to stand right here before the bar of public opinion, and take all that's coming to me.

Of course, like many great crimes, it was really forced upon one. I hated to do it; I knew no good could come of it; I felt, even at the time, that it was playing a low-down game on a man who loved and trusted me. But the circumstances were so unusual, the outside pressure so irresistible, opportunity for mature deliberation so small, that I weakly acted for what I thought was the best. Ah, those good intentions that pave Hell! I guess I must have asphalted a whole boulevard down there on this one thing alone.

Editor's Note—This is the first part of a two-part story.

Walter was in very low water at the time I got him that job on the Clarion. He was bagging at the knees, fraying at the cuffs, and altogether losing heart. Nobody would have his manuscripts, which boomeranged back to him from every editorial office in New York; and though he tried to snuggle into all the new movements, from animal stories to basting the Senate, there was always a crowd ahead of him, elbowing him out.

This was mighty hard on a fellow who was already the author of eleven books, and had some claim to thinking himself "arrived." Not that anybody had ever bought his books. But he had grown used to that—more used to it, apparently, than his publishers—and for several years at least his short stories had been his only mainstay. The aggravating part of it all was that his books had invariably been well reviewed, and, in my judgment, were really pretty good. The Girls of '76 was a patriotic corker, and his alkali novel, The Unbounded Blue, wasn't any duller than—well, I won't name the name of that six-best-seller—while his musquash fight in The Little Bear that Went to Market made you tingle just to get your teeth into something yourself.

But with publishers in rebellion, and readers on the run, he was compelled to fall back on the second line of short stories; and now, after several precarious years, even this was giving way. I used to sit with him in his grubby rooms on Third Avenue and try to encourage his very drooping spirits. Somehow a fat man's depression seems more important than a thin one's. Not that Walter was exactly stout, but he was a bulky, heavy-shouldered chap, with very thick legs, and a large, kind face that ought, by rights, always to have worn a large, kind smile. It was certainly the sort that never came off in the old days, now a good many years behind us both, when we had come East together to do up the town.

The fact was that all belief in himself was about hammered out of him; and this, at thirty-seven, is worse than failure itself. "There's no good blinking at things," he would say, with what was almost a premonition; "I know I'm a dead one."

It was not much good telling him that he wasn't, or go against that mournful stack of corroboration piled high on his desk, though I did my best, at the promptings of a sincere friendship, to keep him from utterly giving way to despair. It is painful to recollect how grateful he was, how he would lay that immense hand of his on my knee and murmur—no, it would appear too black against me to repeat those expressions, wrung from his anguish, with

which he endeavored to assure me of his undying obligation. Undying! Ah, how a chance word will rise up from the past to overwhelm one with remorse. To think that less than a year from that time, Walter Waling was ——!

Well, if I am going to make a clean breast of it, I had better take things in their sequence, and show, step by step, how I drifted into murder. It may serve to warn off some unknown human brother already half-way down the road, and make him pause before it is too late. Yet, I give you my word of honor, I thought I was doing Walter a good turn, when one day I walked into the Daily Clarion office and asked to see Simpson, the managing editor. I had heard he was meaning to expand the Sunday issue, and I wanted to suggest that they should expand poor Walter with it. I had known Simpson for years, and if anybody had a pull in that direction it was I.

I was kept waiting a long time before I was admitted, and when at last I passed the best-guarded door in New York, I was received with a cordiality that left nothing to be desired.

"Just the man I wanted to see," he cried, leaping at me as though I were his long-lost brother. "I've been telephoning for you everywhere, and sending out messengers right and left. What's the matter with your going to Manchuria for the Clarion?"

"Say that again," I said, "and spell the long word."

"Surely you know the war's begun?" he shouted.

"What war?" I demanded.

"The Far East—Japan—Russia!"

He seemed to think I ought to get excited. He was certainly in a fever himself, and appeared insulted that I wouldn't get up and jump, too. Before I could stop him he was telling me all about it. Not that I'm not interested in wars, but I prefer to wait till they're over, and then read them up comfortably.

"I didn't believe it was going to come to anything," he went on, "and now, by George, all the best men are snapped up, and the Clarion is in the air!"

"It will have to stay there as far as I am concerned," I said. "I wouldn't know what to do with a war if you gave me one. I just dropped in here for a friend to see about the new Sunday Supplement ——"

I never saw anybody look so disgusted. He put up his hand as though to wave the Sunday Supplement to one side.

"You can name your own figure," he persisted. "You've reputation, brains, energy and a big following. We have to have you at any price, and as for not having done anything of the kind before, you'll shake down to it fast enough when you find you have to"

"No doubt," I replied; "only I'd prefer to shake down a trifle nearer Herald Square!"

"Nothing could tempt you to go? Not five hundred a week, all expenses, and a bonus of ——?"

I shook my head, and tried to steer back to the Sunday Supplement. But once Simpson is taken with an idea you might as well attempt to swerve a mountain. After exhausting every appeal he finally took a new tack.

"You're in touch with all those author fellows," he went on undeterred, "and I want you to help me get the pick of the basket. Who wrote the Red Rage of Brabant? There was splendid descriptive stuff in that—it was full of ginger, jingle and blood—suppose you rush off and sound him for me, beginning at two hundred and fifty a week, and gradually ——"

"It isn't a him; it's a she—Kate Donkin Douglas. The cards are out for her wedding on Tuesday, and I doubt if she would ——"

"Well, the other one then—that curdler they sold on the trains—The Slash of the Sword or something ——"

"Oh, Pauletta Duckworth ——"

Simpson sank back despondently in his chair. "It makes me almost sorry, after all, to have the war," he bleated, as though he had got it up himself at a great deal of personal inconvenience. "Why, I've been playing it up to lick creation, and bragging in double leads how we were going to cover it with the brightest brains in America, and now—now ——!" Words failed him, and he could only conclude by rubbing his hands frantically through his hair.

"Stop a moment," I cried. "By Jove, I believe I can help you, after all—that is, if the Colliers haven't gobbled him already, and Sam Tarbell hasn't tied him hand and foot. The man of all others I'd fall over to get if I were in your shoes—brilliant, daring, famous ——"

By this time Simpson was leaning forward, his hands gripped on the arms of his chair, his face flushing with excitement.

"Walter Waling," I said, with all the gumption I could muster, and drove the good news home with a browbeating stare. Simpson blinked a bit, and his expression grew kind of cloudy.

"Oh, Walter Waling," he murmured. "I—I ——"

Then I rose in my might. It was all or nothing, you know.

"Good Heavens, Simpson," I cried, "is it possible that you, the editor of the most influential daily in New York—a man who is supposed to lead public opinion, and know everything and everybody—have never even heard of *Walter Waling*?"

I flatter myself I did it rather well. He simply did not dare to say he hadn't. An orphan child could have seen he was lying when he remarked that he had hardly set his hopes as high as that, though he doubted whether a man of such prominence in the literary world could be induced

"Of course, he is not a professional war correspondent," I interrupted, "though his affiliation with the Eighty-eighth Regiment of the New York National Guard gives him even better claims to be considered by the Clarion. He has the soldier's eye, you know, the grasp, the big point of view."

The beauty of it all was that this was nearly true. Walter had been the bugler of Company D for six years, and was a warm favorite in the regiment. I don't know whether he knew much about soldiering, but he certainly could talk it by the yard—what he would have done in Grant's place on such and such an occasion, you know; or how, with one of those masterly armchair movements, he would have cut Wellington in two, at somewhere or other, and changed the map of Europe. He was great at that kind of thing, and had all the right words at his fingers' ends.

Simpson was evidently impressed, for he made a note on his cuff, and put a lot of questions; wanted to know why such a paragon had escaped the general newspaper conscription, the names of his books, and the likelihood of Waling being ready to leave at a minute's notice

"If he can't go to-night we'll have to close with young Phelps," he said. "You must have passed him in the corridor sitting on his trunk. I told him to hang around on the chance of being wanted."

"I think we can almost count it settled for Waling," I remarked. "I'll tell him to report here at two o'clock, and ——"

"Oh, not settled," protested Simpson, shying at the suddenness of it. "We can't decide a matter like that in one minute. You go back and hold him, while I put it up to the directors."

"I'm Trying to Arrange for the Dog to Eat a Love-Letter, and Bite its Way into the End"

"I'll hold him till noon," I said, "but if there is not a word from you on the last stroke I won't be answerable for the consequences."

"Where are you going now?" he asked.

"First to the club for my letters, and then to Waling's to talk it over."

"What's his address?"

"He's living at my own hotel," I returned brazenly. "It's all very well for people to sneer at the Waldorf, but there aren't more charming rooms in New York than his little suite on the eleventh floor—though if you want to reach him perhaps you had better do it through me."

"You're right; yes, till twelve then?"

"Till twelve, old boy."

"Couldn't stretch it to one, could you?"

"Not on your life."

"Well, so-long."

"So-long."

He ushered me to the door.

"I'm afraid I never thanked you properly for putting Walter Waling in our way," he said on the threshold. "I guess he's just the fellow we want. I'm tremendously obliged—yes, tremendously obliged."

I passed poor Phelps in the corridor, and felt a little twinge at the sight of him—so young and anxious-looking in his brand-new khaki suit, with pistols bulging all over him, and his going-away trunk still shiny from the shop.

"Well, that's how it goes," I said to myself. "Nobody ever gets a thing but what somebody else loses it. This is Walter's war, young man, and I'm afraid you'll have to wait for the next one."

I left him despondently jingling cartridges in his pocket, and, hailing the first hansom, ordered the man to drive me to the club.

II

I HAD not been there very long—certainly not an hour—before I was routed out of my favorite chair and called down to the 'phone. Simpson was on the other end of the wire, and his voice, as it trickled into my ear, sounded fretful and derisive.

"I've just seen the directors," he said, "and I didn't bunco them nearly as well as you did me. One of them knew his books, and another was a friend of Mears, his publisher, and the general idea was that he was a lot of a gold brick."

"You can't mean Walter Waling?"

"Indeed I do."

"Then, is it all off?"

"No, I didn't say that. It's just this, old man, if you'll mark him down to a bargain figure, we'll take him in order to make a start out there till we can replace him with something better."

"What do you call a bargain figure?"

"Forty a week—a one-way ticket out—and no contract."

"Oh, that's impossible."

"It's the best we can offer."

"No, you are going to make it fifty a week, and give him a couple of hundred down by way of a retaining fee."

"When did you acquire your controlling interest in the Clarion?"

"Mine's in the editor that fellow Simpson—who was very glad once of a helping hand himself when he blew in here a million years ago with no other capital than a paper collar and a fountain pen."

"Say, that's all right—that's a private matter between you and me, and I'll never —— But this is other people's money, you know."

"Then it's twice as mean to hold on to it so tight. See here, Simpson, I want this to go through, and I look to you to do it as a favor to me."

"Well, I'll see what I can ——"

"Don't hand me out any of that editorial flummery. This is a straight yes or no proposition."

"I don't notice much 'no' about it. I'd call it obtaining money by threats. But all right, I'll take him."

"Thank you, old man."

"Only too happy to oblige you, of course. Trot him round here at half-past two, and we'll fix it up. By-by."

"By-by, old chap."

III

I FOUND Walter tilted back in a chair, with his feet resting on the table, at loggerheads with a story entitled All for Love. He had written it around some old boiler-plate pictures of the Macphersons, and was to have got fifty dollars for it. It was irritating to see that it had been returned, especially as I had gone out of my way to help him with it.

"Why did they fire it back?" I asked.

"Oh, it's that infernal dog," he replied, wearily laying his thumb on the animal where it was depicted with its head snuggled against the heroine's knee. "You said it was enough just to mention there was a dog, and let it go at that. But the Macphersons want to work in more dog, and refuse to take it if I don't. I'm trying to arrange for the dog to eat a love-letter or something, and bite its way into the end."

He shoved the pictures toward me as he spoke, and heaved a sigh. He was always a lethargic kind of man, never moving unless he couldn't help it, and he couldn't even push a piece of paper across a table without a certain clumsiness and deliberation. It was difficult to imagine him bounding over battlefields, and racing through shells and powder-smoke for the field telegraph. There was such a lot of him, you know—so much physical and mental inertia to overcome before you could get him moving.

"Can't you help a fellow?" he said, in a reproachful tone as he saw my attention wander. "The red ink is

"Will Gladly Continue Salary if You Will Engage to Stay Dead"

where I've been interpolating the dog, so that you can see at a glance how I've woven him into the general scheme just a line here and there, you know, to keep him in the limelight."

"Oh, we can't bother with the dog now," I said. "I have just arranged with the Clarion people to send you to Manchuria!"

Anybody else would have gasped, but Walter's blue eyes merely opened a little wider while the rest of him stayed ponderously calm.

"To Manchuria?" he repeated.

"To represent them with the Japanese."

"Any kind of money?"

I told him the particulars.

For a while he stared at me in silence, and when he spoke his voice was a trifle husky.

"You're a good chap," he murmured. "I guess you're about the best chap that ever lived. If ever an angel descended from Heaven to help a poor devil out of a hole it's you."

He pulled some money from his pocket, and spread it out on the table—a two-dollar bill and some small change.

"That's all I have in the world," he said.

By five o'clock that afternoon he was on his way to the front.

IV

MONTHS passed, and with their passing the Fates seemed to be more and more on Waling's side. At least, all of Simpson's attempts to supersede him failed miserably. Thaddeus Thatcher went out for them first, and died on the voyage. Hamilton Whipple, who followed, fell in with a rich girl somewhere, married her at Yokohama and caught the first boat back. Joe Leeland got into a scrape at Seoul the day he landed, and had to be hurried outside the three-mile limit in a tug. Waling stayed comfortably by the war and cashed in his fifty plunks a week. Simpson protested that was about all he ever did, and was very sore at his stuff. I couldn't see that it was any stupider than any one else's, but then I suppose I was prejudiced in Walter's favor, and read it with indulgence.

It was not much of a correspondents' war at any time, and in a journalistic sense was a perfect frost. The Japanese system of roping off correspondents till operations were finished and then Cooks-touring them round the stricken field was so unsportsmanlike as to call for scathing rebuke. Waling was the only one to give it a good word, and I can imagine how much it appealed to his sluggish and easy-going nature. "It puts us all on a common level," he wrote in one of his last letters back; "and the high-priced fire-eaters have to lock-step with cheap skates like me. We walk out two by two, like the animals from the ark, while a Japanese major with a fish-pole points out the objects of interest, and gives us a little lecture in words of one syllable. The other fellows are snorting with fury, and causing no end of trouble, and in the general rampageousness the Japs are rather singling out yours truly as their one little ray of sunshine. The other day Captain Yamataga of the staff gave me a slant-eyed hint that I should not lose anything by being popular at headquarters, and I somehow got the idea I might be the only correspondent assigned to the new——! Well, I mustn't brag yet, nor give away state secrets but say, wouldn't it be a joke if the Walter Waling tortoise romped in ahead of the hares!"

The romping in didn't seem to materialize, and more weeks passed, hares and tortoise equally lost in the Manchurian haze. The war went on and on; battles were fought and ships were sunk; and, so far as I could make out, Walter was still fish-poling after Kuropatkin. His dispatches, however, were becoming very irregular, and often ten days would pass without a single word being received at the Clarion office. Simpson was in a white heat about it, and kept swearing at me over the telephone as though it were all my fault. I was not unprepared, therefore, when at last he rose in his might and cabled out Waling's dismissal. It was on a Tuesday I got this depressing intelligence—yes, Tuesday, the actual day before the wonderful, the terrible news. I heard it at the club. A man was standing up near the ticker, reading a newspaper aloud to a big, intent party gathered about him. I edged my way in, not a little curious as you may imagine, and catching the contagion of excitement even before I divined its cause.

"What is it?" I whispered to my neighbor.

"Battle of Wing Yang," he returned breathlessly. "The Russians are done for. The Clarion's made the biggest scoop of the century—ten columns, while none of the others have a line "

"The Clarion," I exclaimed.

He was about to turn away, eager not to miss a word that Barton was reading, and impatient of my questioning, when suddenly his face changed.

"By George, you were a friend of his, weren't you?"

"Whose? What do you mean?"

"Why, of poor Waling's, of course!"

By this time a dozen members were snarling at us to shut up. Barton fidgeted angrily with his eyeglasses, and raised his voice in a manner to silence all interruption. Even as he did so, the street outside resounded with cries of "Extra! Extra!" and the tramp of hurrying newsboys. I didn't wait a second, but was out-of-doors, and after one of them in the twinkling of an eye. Yes, it was the Clarion with rousing captions, and all the front page given up to it:

KUROPATKIN SMASHED!

BATTLE OF WING YANG

Full Details of the Greatest Battle of the Century—Heroic Death of Our Correspondent—Waling Holds the Pen While His Heart's Blood Ebbs Away—Little Brown Men Stand Bareheaded While He Toils All Night on Stretcher, and Closes His Report with His Life.

The letters swam before my eyes; I was in such a tremble that it was some moments before I could collect myself; I searched in bewilderment for the information abbreviated in the headlines not the battle, I don't mean that—but about poor Waling. Ah, here it was at the end, compressed in one short paragraph. He had been horribly wounded by a shell; but spurning medical assistance had insisted on being carried to the field-telegraph office, where for ten mortal hours he had lain on a cot, writing with feverish energy the report that was now thrilling the civilized world. The chivalrous Japanese, touched by such courage and devotion, had kept the wires open for him, and with superb generosity had given him the precedence over all but Joki's single dispatch to the Emperor.

This was sad reading to one who held the dear old chap in such affection as myself. But with my sadness I felt a swelling sense of pride in an end so glorious and spectacular. After years of failure, after years of obscurity and neglect, poor Waling had at last succeeded—succeeded but to die. The public he had wooed so long and so unavailingly when alive were now to burst into paeans over his bier. Still success was success, and if he had missed celebrity in life, it was good to think he had attained it in his noble and romantic death.

And, by George, he *had* attained it! I was unprepared for the way he became a popular hero in a day and a household word in a week. The public fancy was caught—its self-esteem was flattered by the picture of such a hero dying in their service. Here was no dashing soldier with medals on his breast, gold stripes down his legs, and his head exalted by patriotism and glory; but a quiet, modest American gentleman in civilian clothes who, pursuing his hazardous calling with coolness and fortitude, had died without a murmur at his inconspicuous post. The President, addressing the Atlanta school children, took "Duty" for his subject, and gave Walter a tremendous send-off. The Emperor William followed suit at Kiel, where two thousand marines in hollow square were exhorted to pattern themselves on Waling, and go and do likewise. Bishops preached about him from the pulpit, and altogether everybody lauded him to the skies.

The boom—like all booms—had some aggravating features. The Clarion made an immense capital out of its connection with Walter, and puffed itself shamelessly at his expense. Knowing as I did that Simpson had discharged him just before the great scoop, it was not a little irritating to read whole columns of sensational gush in which Waling's devotion to the Clarion was represented as only equalled by the Clarion's heart-beating loyalty to Waling. It dilated on the staggering salary that had been paid him; bragged without stint of the enterprise shown in securing such a wonder; indicated in staccato editorials, black with bold-face letters, that a similar spirit animated every member of its astounding staff.

The Eighty-eighth Regiment, too, hastened to hitch its wagon to the Waling star. It had been in a very comatose condition, with skeleton companies, and a reputation of having more officers than men. It now came into a carefully-nursed publicity as "Walter Waling's old regiment," and the graft was so well worked by Colonel Barkington, its commander, that it was quickly recruited up to its full strength; and the same magic name was used at Albany to get a special appropriation of eight thousand dollars for a new ballroom floor.

In fact, anybody who had ever had the least connection with poor Walter hastened to cash in while the boom was booming, and I must say it put me out of all conceit with the hero business, and engendered some very cynical thoughts. People who would not have recognized him on the street became his dearest friends, and were invited to bang-up dinners on the strength of it; and one young lady who, to my positive knowledge, didn't know him from Adam, went into black and rose three rungs on the social ladder by weeping over an engagement ring she must have bought with her own money. Talk about an oar to a drowning man—why, you couldn't see Waling for the crowd sitting on him, all keeping out of the wet on his poor old back!

One day—some time after this, though I don't remember the exact interval—I was told there were two gentlemen waiting to see me in the strangers' room of the club. One of the cards was Simpson's, while the other bore a name quite unfamiliar to me.

Simpson's face wore a very harassed and ambiguous expression. He cut my greeting short, and going to the door

(Continued on Page 30)

"Is it Possible that You Have Never Even Heard of Walter Waling?"

The Indiscretions of a Trolley Car

Jimmie Horgan's Foretaste of Fortune

By Henry Wallace Phillips

"She's Gone," Said Tommie Solemnly

IT WAS a splendid office—mahogany, plate-glass windows and all that pertains to the uninteresting side of respectability. There was a lawyer there, sitting before his desk—a crisp, gray sort of lawyer, who looked as if when you patted him gently he would snap a finger off. One Jimmie Horgan was also there.

Now, Jimmie was a careless youth, and a cheerful habit of sending people scattering, acquired by managing the controller in the employment of the Suburban Trolley Company, gave him what might be called a cynico-benevolent view of life. He had learned that the human body was an unreliable vessel to hold so great a thing as a soul.

One bunt from his trusty car, and the greatest alderman who ever received boodle for that same franchise promptly departed for Heaven, or its suburban districts.

He had made the proud to skip ahead; ladies, that one would not suspect of either agility or pliability, had made creditable running-long-jumps merely because Jimmie did not twist the brake. Bankers, plutocrats and plumbers instantly dropped their accustomed airs of superiority and hiked out of that when Jimmie's foot trod the gong. This showed him clearly that at heart all men were simple. The airs assumed were but a mask, concealing a real desire to please.

Jimmie may have belonged to one of the first families of Ireland, but his estate had fallen low—so low, in fact, that he held in his hand the incredible, and now, away from his platform of authority, he needs must tell the intrenched lawyer-man a strange tale.

Strong of heart was Jimmie. He rallied.

"Your name Simmonds?" he asked, with a grimy thumb indicating the signature on the letter he extended for the lawyer's inspection.

"Yes, sir," barked the lawyer with severity.

"Who gave you that name?" inquired Jimmie in a spirit of levity.

"What is that?" returned the lawyer.

Jimmie recalled himself to his position. "Oh," said he, "I want to know whether this thing is a fake or not."

The lawyer extended a hand like a rat-trap, and snapped the letter toward him.

"Certainly not," he said with decision. "Certainly not. You have been left, through his dying intestate, by your maternal uncle, the sum of five thousand dollars, as I have acquainted you in this letter."

The lawyer coughed the cough of consequence. "This amount is in my care; in fact, it is deposited in my bank, awaiting your orders."

Jimmie leaned heavily on the office-boy to support himself.

"You don't look it," he said to the lawyer, "but are you addicted to the use and abuse of strong things of any kind?"

"Sir!" said the lawyer.

"I slipped my trolley," said Jimmie. "I didn't know I had any maternal uncle. I didn't know he had five thousand dollars. I don't know where he got it, and I don't know where I am, nor why you are here, nor anything else." He roused himself. "Say," said he, "if you ain't got me down here to enjoy my looks, produce."

"Hey?" said the lawyer.

"Yes," said Jimmie, "just that. Hay; make it while the sun shines. Clear weather to-day. I don't savvy this thing, up nor down. You let me have $200, and it will look like business. All I want to do is to feel it. I have been trying to feel $200 for three years, and the nearest I have got to it is on the installment plan."

The lawyer pushed him a book.

"Make out a check," said he.

Jimmie swallowed all the air in the room, but yet made out the check.

The lawyer looked at the check in the most detached fashion, called a man and handed him the slip of paper. The man seemed weary. He took the piece of paper, walked toward an actual safe, opened a drawer with a real key and pulled out from its secret hiding-place a bunch, or, as it seemed to Jimmie, a whole head, of that tender, crisp, succulent plant, the long green.

With a wet thumb the weary man shredded off a certain number of leaves, and, showing disgust of life in every feature, placed them upon the lawyer's desk. The lawyer eyed them glumly, wrapped them up with a practiced hand, and shoved them to Jimmie.

"There you are, sir," he said. "Anything else?"

"No," said Jimmie dreamily. "No, nothing else."

He turned away, bumped into the partition, begged its pardon most humbly; walked into a young woman who was approaching with a basketful of letters; distributed wisdom all over the office; got spoken to plainly; tried to help the young woman collect the flying sheets, and got spoken to still more sharply; slid down the first four steps outside, landed in the street in some fashion, and then galloped toward a sign indicative of a life-saving station.

After safely embarking on a schooner he retired to a corner and examined the ten promises of our Government, for twenty dollars per promise, at leisure. They were so. Boldly he slapped one upon the bar. Doubtfully the barkeeper opened his cash-drawer.

"No good," thought Jimmie, thinking this an act of suspicion. But it was not.

"Say, young feller," said the barkeeper, "it's pretty early in the day to clean me out of change. Ain't you got nothing smaller than that?"

From its lonesome abiding-place at the bottom of a pocket filled with tobacco-dust, Jimmie fished out a quarter—that one piece of Mr. Bryan's philosophy which he had imagined to be all that stood between him and a joyless wait for pay-day.

"All right," said he.

This proof that it was inability and not contempt that had shown in the barkeeper's eyes burned in James' heart like a little flame. He took out one twenty-dollar bill and put it in a separate pocket. Twenty dollars he could understand.

He then made for the barns, wondering what man it was whose legs carried him so jauntily.

This was the beginning of the great mystery—the disappearance of Car 809.

How so large and eminently practical a thing as a trolley car—a thing so blatantly modern and, withal, so hard and heavy—could vanish from the face of the earth, and leave neither track nor rack behind, was a problem that caused silver threads to appear amid the gold and bald spots of the officers of the Suburban Trolley Company.

With it went the motorman and conductor; gone; vanished; vamoosed; dissipated into thin air.

The thing was, and then it was not. That is all they ever knew about it. The facts are these:

When James arrived in the yard he approached his running-mate and poked him in the chest with a dramatic forefinger. The running-mate looked at the forefinger and then at James.

"Changed your spots again?" he inquired.

"Nup," said James, hitting himself mightily upon the chest. "Here is Willie Wally Astor, and that's me."

"Grounded again?" sniffed the conductor. "Where do you feel it worst?"

"There ain't any worst," said Jimmie. "You come here"—and he seized him.

"Leggo!" said the conductor, but at the same time permitting himself to be jammed into a corner while the golden tale of sudden wealth was poured into his ears.

"Ah, g'wan"—but the tones grew weaker and weaker, and when Jimmie produced his little pamphlet on high finance, printed in green—proof to any eye—the conductor fell upon his neck.

"I allus knew you was the kind of a little bird that could fly if you drew them feet off the ground," he said. "Call the turn."

"We have got fifteen minutes," said Jimmie. "Here we go fresh across the street to celebrate."

At this period the minds of both these worthy men were clear and free from any further operation than that natural to taking a drink, but after that first drink, and with the confidence, bred of another, to believe in that money, James' mind extended itself. He pounded the bar with his fist.

"I am dead sick and tired of going over the same old streets," said he. "It occurs to me at times that I'll have to turn off som'ers, or bust."

"Yep," assented the conductor; "that's right, too. All the time the same streets; all the time the same old dog that comes just so near getting pinched; all the time the same fat man waving his umbrell'; all the time the same Dagoes with gunnysacks filled with something, and smelling with a strong Italian accent; all the time the same war over that transfer, after that same young lady has traveled half a mile beyond where she ought to have got off. If I had another drink I could feel very bad about this."

"Let's," said Jimmie. So the conductor felt very bad about it, and Jimmie, like the good friend he was, felt worse.

"Yes, sir," said he, "I just naturally will have to turn off som'ers, or I surely *will* bust."

There gleamed a radiance from the crisp array before the mirror. Genius had hit Jimmie—hypnotic.

"Say, Tommie," said he, "we *will* turn off som'ers. If you'll go me on it we'll take the old ambulance clear to the end of everything in sight this morning. There is more than forty thousand switches we'd oughter took long ago, and they can't stop us. If we get our jobs excused away from us we c'n lean up against that $5000 until we are rested. Come along," said he, inspiration working. "Come on, old man!"

"Say," said the conductor, "I've got you faded. I don't care if I never work again, and as for jerking a piece of common clothesline every time a person with a mind to shoves one small nickel into my hand, why, I am really tired of it. I have had idees of a nobler life than this, Jimmie. They usually come after the sixth round, but when I think of that five thousand ——" He stopped abruptly.

They grabbed each other and made for the yard.

"Come on, you fellers!" yelled the starter. "Get a wiggle on. Youse are due now."

"Comin', uncle!" said Jimmie, in a sharp falsetto.

"Slowly comin'!" boomed the conductor.

"Ain't you got a gayness, though?" said the starter.

The motorman elaborately placed one silver dollar in the hands of the starter and closed the latter's fingers upon it.

Blazing Away with an Eighty-Nine-Cent Revolver

"Keep this," he said, from many years' experience of viewing the hero leaving the lady of his choice with a sob in the orchestra. "Keep this," he repeated waveringly, quaveringly and tenderly. "Do the same by yourself. This is a sooveniret of something you never heard of before."

The starter looked startled. "Well!" said he. It was the only word in the English language that could express his feelings. "Well!" he said. He looked at the dollar, and in the tone of a man bewitched he cried, "Give him the bell, Tommie! You're off!"

Tommie pulled the strap. "Adoo! Fare thee well. Good-by. Ready!" he called. "If we don't see you again, hello!"

The starter waved his hand. The starter shook his head.

Car 809 droned merrily along the track until she came to the first switch. "Give us the High Bush Line, Jerry," said James.

The melancholy man jabbed his iron into the track. High Bush, North Pole, Heaven or Hades, it was all one to him.

"Come along," he growled, and they came.

"Hey, there! Hey!" cried an excitable old gentleman, as the car shot up the side-street switch. "I thought this car went through Lethe Street."

"It used to," answered Tommie soothingly, "but it has got weary of it—plumb tired out."

"Tired?" cried the old gentleman blankly. "Here, let me out!" he concluded with energy.

He stood on the crossing until a brewery-wagon was driven against him.

"Lunatics—not a doubt of it," he said to himself, as he hopped to the sidewalk. There he waited, but in vain, for no other car would be sent forth until 809 passed a certain turnout, which she had not the least intention of approaching this day.

And that ruptured the schedule.

A sour-faced young man with a fighting jaw approached the car a few blocks farther on.

"Say! Do youse go through Scrabblegrass Avenoo?" he asked in a voice like a curse.

"Now, that depends," answered the blithe Thomas. "If we want to, we will; if we don't, we won't. D'yer feel like making it an object to us?"

The sour-faced young man backed up a step.

"Say, you are a pretty fresh duck, ain't you?" he sneered. He quickly put on his most ferocious look. "Now, you listen to the toot of my little naughtyobilious horn," said he; "and if you don't I'll mix you up with the machinery. I want to go to Scrabblegrass Avenoo. D'yer get that? The quicker I git there, the better. D'yer get that?" He pushed his bulldog jaw into Thomas' face.

"Shoo, fly!" said Thomas, making a light pass with his hand that caused a noisy rustle in the aftermath that grew upon the other man's extensive face.

"Sure!" he continued. "Sure. I get all these things, of course." He stopped the car. He took the fighting-jawed man by the shoulder and pointed his finger at an angle of thirty-five degrees to the perpendicular and at right angles to the car track.

"There is Scrabblegrass Avenoo, right over yonder," he said. "Jump!"

Sometimes a fighting jaw merely implies a fighting character: it doesn't insist upon it.

"D'yer mean I have got to walk?" asked the sour-faced man.

"Sure thing," said Tommie, "or else you'd like to have me kick you half-way there?"

"Say, what's got into you this mornin'?" gasped the stranger.

It was Tommie's turn to scoff. He reached for the strap, smiling derisively.

"You ought to read the papers," said he; "then you wouldn't act like such a lobster. Things ain't run like they used to be, my friend; me and my partner has bought this car, and we're running it around, getting custom where we can."

"Ain't there no more railroad company?" said the lost soul confronting him.

"Nope," answered Tommie with a yawn. "The hull trolley business is in the hands of private parties like us -and we're losing money on you by the second. Skip!"

From this on, 809 developed more eccentricities of character. Sometimes she stopped for passengers like a perfectly normal trolley car, but if Jimmie did not like the looks of people as they drew near she bounded ahead like an antelope, when the foot of habit was reaching for her step. Then, at a place of pleasant greenery, refreshing to the city eye, she often moved up and down the block several times while her managers enjoyed the change of scene. This attracted some attention.

They always slowed the car fully to explain to the outlanders the strange, new conditions existing in the trolley world.

The passengers made no complaint. It is so much the custom for the free American to accept almost anything in uniform as a part of Nature, and a Nature that grows violent on provocation, that the half-dozen offspring of the eagle perched mildly upon their seats without complaint.

Perhaps they liked it. One stout and jolly old gentleman enjoyed the discourse immensely, even joining in the spread of misinformation.

A pallid little woman, with a very large baby, timidly accosted Jimmie. She wanted to go to a certain place at least five miles distant, on a branch line.

Jimmie appealed to the passengers.

"We have got your nickels," said he, "but this here lady has been misled. We feel as if we oughter take her where she belongs. No objections?"

The passengers looked at each other and said nothing.

"Let her fly, Jimmie," said Tommie. "We have got to make that five miles in six minutes to keep up with our idee of things."

They arrived at the street, but the little woman's destination was several blocks from the trolley track. Jimmie escorted her, carrying her basket, while the stout old gentleman, saying that he would like to stretch his legs, carried the baby.

In the mean time, the car that really belonged on that track came from the opposite direction. I will not repeat what that motorman said. There is a sign on all trolley cars, "Don't speak to the motorman." It is a good piece of advice, because you might not like what the motorman would say to you in reply.

The Stout Old Gentleman Carried the Baby

He waved his hands and told 809 to get on about its business. He wanted to know why she was there, in a tone that made the fourth-story windows fly open.

"What d'yer mean by sitting there like a toad in a rainstorm, holding us up when we're twenty minutes late already?" he finished.

Tommie spread his hands with a gesture of deprecation.

"Orders," he replied. "I can't help it."

"Orders?" said the motorman. "Orders? What are you tin-plated chumps doing in this part of the country, anyhow?"

Tommie shrugged his shoulders.

"It is like this," said he: "Old Man Rockerfeller has come to call on an old woman that used to cook for him, and the company's give him the rights of this car—my Mote's taking him around to the house now. We've got to wait till he comes back, and you've got to wait, too; that's all."

The other jumped in the air with astonishment and fury.

"Well, wouldn't that knock the frizzles out of your hair?" said he. "Those old devils can have anything they want, no matter what breaks, can't they?"

"That is just about the size of it, partner," said Tommie; "but here comes Jimmie. We'll spin back and turn out for you below."

"Thankee, old man," said the motorman; "much obliged; but I can tell you one thing: I am going to join the Ancient and Honorable Order of Amalgamated Anarchists this night. You bet. Call on his cook, and block the whole line! Well ——"

This affair being arranged, 809 grasped the wire with her trolley, threw off her brakes and went rushing forward to her fate.

As she sped down Poolton Avenue a party of young men, with long hair, ran out of a café, yelling wildly. Tommie pulled the bell.

"Stop her, Jimmie," he said. "They look like our kind of people."

"Where are you going?" asked the panting youth who first arrived.

"Any old place," said Tommie. The youth stopped.

"Hey?" said he.

"What's that?" said Tommie.

"Oh," said the young man, "I only wanted to know where you went to."

"Answer same as before," said Tommie. "Any old place. We have broke loose from the tediousness of this darned commercial life, and we are taking in the United States to suit ourselves."

"Do you mean that?" earnestly inquired the young man.

(Continued on Page 31)

She was a Gallant Sight

THE SATURDAY EVENING POST

REG. U. S. PAT. OFF.

FOUNDED A: D: 1728

PUBLISHED EVERY SATURDAY BY

THE CURTIS PUBLISHING COMPANY

421 TO 427 ARCH STREET

GEORGE HORACE LORIMER, EDITOR

PHILADELPHIA, OCTOBER 19, 1907

Poor Richard Junior's Philosophy

¶ Waistcoats should be seen, not heard.

¶ Men of fashion run to seed early and women of fashion —to waist.

¶ Under the spreading chestnut tree the after-dinner speaker stands.

¶ If you do not believe there is a leisure class in America, ring for a messenger.

¶ Painting the town red at night usually leaves it a deep, dark blue next morning.

¶ The man who really needs the dough is the man most likely to make his daily bread.

¶ The pen is mightier than the sword, but the pig-pen graduates more financiers than either.

¶ Lawyers may enjoy a day off now and then, but most of them are happiest when working with a will.

¶ The plumage of the autumnal hat indicates that the Nature-fakers have gone into the millinery business.

¶ In spite of "the purification of our large business interests," the still, small voice of conscience is still small.

¶ Some foreign-married American girls who can read their titles clear have a good deal of trouble in pronouncing them.

¶ The once-poor Browns who become the newly-rich Brownes probably feel that they have gained the right to more ease.

¶ Why object to the Darwinian theory, when the converse of it is so obviously true? How many men make monkeys of themselves!

¶ In England a king may reign at eighteen, but not marry until he is twenty-five; which shows how much easier it is to rule a kingdom than a wife.

The Beauty of Labor

THE economy of a Y. W. C. A. home was deranged the other day by a strike of the young women who pay for their board and lodging partly in service. They did not object to waiting on table, but certain other of their domestic duties were of such a nature that the term chambermaids was applied to them, which was more than they could stand.

The matron pointed out the folly of their revolt. All honest labor, she said, was equally honorable; only the silly and snobbish could possibly lose self-respect by performing any necessary task; the true workman in whatever line was upheld by a deep sense of the essential dignity of all useful labor.

Thereupon such of the young women as could scrape up $4.50 a week entered the gentlewoman boarder class, and the others, sustained by a sense of the dignity of toil, returned to their duties in the dining-room and bedchambers.

The matron's doctrine was absolutely sound. It has the hearty approval of the President and of every right-thinking person. But it is most profoundly felt and most eloquently expressed by those who, being able to pay $4.50, thoughtfully relegate their waiting and their slops to those who are unable to pay so much.

We consider it a high duty to assert the dignity of useful labor. That ennobling concept should be deeply and widely impressed upon the public mind. Otherwise, in these prosperous times, we might have difficulty in finding people to black our boots, brush our coats, fetch what we ring for and perform other tasks which, while most honorable, are somewhat irksome.

Of course, the determining point is not the slops, but the fact that nobody empties them unless his inability to command the services of others compels him to. Says A to B, "Go make my bed and fetch my slippers. All useful labor is honorable. Besides, if you don't do it I'll fire you, and you'll have no supper."

Under Socialism, no doubt, we shall all cheerfully be chambermaids, because we shall all be working only for the common weal. While we are, to some considerable extent, working for selfish advantage, we shall continue to shun the less agreeable tasks according to our ability to make somebody else perform this same work for us.

The Ghost Ship

THE new liner Lusitania has all the modern improvements but one, and that one defect is so injurious to her owners that all the others benefit them nothing. Probably, it can be cured, otherwise the great ship will be a failure.

Her turbine engines, electric elevators, bulkheads and other mechanical contrivances embody, no doubt, the latest word in marine construction. She may steam faster and carry a bigger cargo than any other vessel ever launched; yet the immediate effect of her work was to set navigation back several notches.

By the log she made a new record. By the balance-sheet she is far behind the times. The steamship combination adjusts rates by handicapping the best boats. The Cunard Line failed, in the judgment of other owners, to penalize the Lusitania sufficiently; so her maiden voyage precipitated a rate-war, with cuts of twenty-five to thirty per cent. in the price of passage.

Such a reduction, if it continues, means no profits and no dividends to the companies.

In short, this newest and greatest ship, the very latest thing in the world of commerce, brings in again the ancient, cast-off condition of free competition. Economically, instead of being strictly modern, she is half mediæval, and sails from that far, dim, gray port whence we derive our common law and the anti-trust clauses of the Sherman act. She flies the frayed, moth-eaten emblem, "Competition is the Life of Trade," in the face of a modern world to which it has become a joke. Mechanically, the Lusitania is admirable. But without the improvement of trustification she might as well be the Flying Dutchman without a compass. Will somebody get her by wireless and send to-day's world's greetings to the Fathers?

Somebody to Regulate

WE ALWAYS cheer when the great movement to regulate cabmen breaks out afresh, as it does periodically somewhere or other. Every city has a law fixing the rate a cabman may charge, and prescribing his deportment with more or less particularity. But too often the law is laxly enforced. Too often mendacity's stubby hand doth push by Article 17 of Section XXII of Compiled Ordinances and take $2.25, when it should be $1.60.

In every city cabmen form a very inconsiderable minority of the electorate. They contribute nothing to the campaign save dubious language. They have no outstanding securities, watered or otherwise, that the banks have loaned money upon. Having no widow and orphan stockholders, they cannot appeal to sentiment when it is proposed that the law shall become, so to speak, a strong lamp-post of refuge for belated bachelor patrons. To regulate them jeopards no vested rights—mere personally-owned horses and vehicles being of too slight value to come within that sacred category. Nobody calls the mayor an Anarchist or the assenting aldermen Socialists. The press may demand taximeters and penal clauses without being stigmatized as yellow.

Under these circumstances, naturally, the cabmen were the very first objects of fare-regulation, and they remain its most universally popular objects.

We have even heard that Vice-President Fairbanks is in favor of regulating cabmen—always, of course, with careful regard for equity, liberty, faith, hope, charity and the sanctity of the home. When this movement breaks out we just can't help cheering.

In Time of Need

WE ALL despise the doctor when we are well. The somewhat grouchy old gentleman whose professional shingle adorns the corner of Wall and Broad Streets, and who recently received a letter from the Mayor of New York officially thanking him for his "great public spirit," has had a peculiar experience of this human trait.

In an untoward money market New York was unable to borrow. In the summer two efforts to float bonds resulted in failure. Overdue debts pressed for payment. Improvements, progressing under contract, daily increased these debts. The city met contractors' claims by offering them bonds at par. Contractors sought to realize upon the bonds, forcing the price to 95. A contractor might refuse bonds, and take judgment.

While the city's ability to pay ultimately was never in question, New York was in the disagreeable situation of a traveler who finds the hotel bill due and his purse lost. He may stand off the landlord, or he may be handed over to the police. There was still no market for bonds, and a third failure to float a municipal issue would be exceedingly embarrassing.

Mayor McClellan, therefore, called upon J. P. Morgan and secured his support. That support was effectual. The new loan of forty millions was subscribed for five times over. It was a signal illustration of Morgan's extraordinary power to enlist capital under adverse conditions. He charged his price; but he did the job, and, in the flush of relief from a disagreeable position, the mayor thanked him on behalf of the city.

Probably, as money becomes easier and bonds are readily salable, this flotation and the floater will be properly denounced, as has happened before. In robust health we despise the doctor. While the ache lasts he looks pretty good.

The Educational Ideal

LOWELL INSTITUTE, cooperating with Harvard University, has opened a night college, bringing higher education more nearly within the reach of all. The mechanic or clerk, employed by day, may thus take two courses a year, "identical"—to quote from the announcement—"with those given at Harvard, taught by the same professors, conducted in the same way, with the same tests and final examinations. A mark obtained in these courses will therefore be equivalent to the same mark in a similar course at Harvard."

But, please observe, "no person will be allowed to attend a course unless qualified to profit by it; if under twenty years of age he must have graduated from a high school; if over twenty he must have so graduated or show in some other way a sufficient degree of education. Any one who completes the course and passes the examinations will be given a certificate thereof. Any one not diligent or regular in attendance will be excluded."

This is the educational ideal. The night courses are only for those mechanics and clerks who are "qualified to profit by it"—that is, for those of whom it may reasonably be expected that they have the mentality and application requisite for a reasonable degree of progress.

The professors cannot fritter away their time in dispensing the philosophy of Browning or the Integral Calculus to students who have not learned the fundamentals of English Literature and know not the name of Euclid. Mechanic and clerk must not attend the courses with a mere vague purpose of passing their evenings in a new way. They must go at their advanced studies in the same orderly manner that would be required of them in any university worthy of the name.

We believe the colleges are right enough in insisting upon a certain wise restriction of the untutored ambitions of their students.

A Currency Danger

"HE SUCKS eggs the same as I do, only he hides the shells," said a distinguished Missouri politician of his eminent opponent. We are reminded of it, at this late day, by reading a solemn warning that the Democrats must not be intrusted with government, because they then might indulge their wicked proclivity to tamper with the currency.

So soon do people forget. When the Harrison Administration came in it found the Government embarrassed on the one hand by an act requiring the Treasury to purchase two million dollars of depreciating silver monthly, and, on the other, by a redundant revenue produced largely by high tariff. The House proposed to lower duties; but the truly conservative Senate would not listen to that. Its idea was to decrease revenue by raising duties almost to the prohibitive point. As usual, Senatorial conservatism prevailed, the result being the McKinley bill. But that bill could not be passed except by coöperation of the silver Senators. To buy their consent to a 49 per cent. tariff, the act was passed which required the Treasury to purchase 4,500,000 ounces of silver monthly, when the purchase of two million dollars a month had already proved an embarrassment and a potential source of danger. Indeed, the Republican Senate, to get silver votes for the tariff bill, actually proposed free coinage of silver. Proposed by Bryan somewhat later, without the sanctifying accompaniment of an increase in duties, this was considered abominable.

So soon do people forget. We do not fear that the currency will suffer from Bryan. What a Republican majority might do to it when it came to dickering for tariff votes is a matter for thoughtful speculation.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

Theodore E. Burton

THERE are things doing in Cleveland—doings which are decidedly edifying. Those unfortunate aliens who dwell outside the pure atmosphere of the Forest City, where Mr. Rockefeller founded his first Sunday-school, and have nourished their intellectual stature upon the malted milk of civic idealism flowing from the busy pens of the Uplifters, have contracted the notion that Cleveland has only one "distinguished citizen"; but there isn't a boy in Cleveland under college age who has hung upon the fringes of political meetings that has ever heard Theodore Burton presented to a local audience without the ring of the phrase: "Our most distinguished citizen."

The man who would unhesitatingly whack Theodore Roosevelt, President of the United States, on the back would—no matter how intimately he might know Theodore E. Burton—have a cold chill at the thought of accosting Cleveland's distinguished citizen in more familiar terms than "Mr. Burton." Never but once, so far as local history shows, was the Ohio Theodore called "Teddy." That was when a reckless young Cleveland orator declared that "in our two Teddies we have a pair to draw to that will beat a royal flush." But never has he been Teddyized face to face. The proprieties forbid!

Mr. Burton, however, is something besides distinguished and irreproachably respectable. He is honest and able; his political enemies who pound him hardest would be glad to know that their estates would be administered by Theodore Burton. That is the characteristic attitude of the city toward this man whose very conventionality becomes picturesque when considered in relation to his surroundings.

An element in the situation which goes to make Mr. Burton's conventionalities picturesque is the fact that Tom Johnson—his antagonist in the big mayoralty fight—the man against whom he has been so many times pitted in political contests—is a past master in all the arts of popular leadership. He is big, genial, a dynamo of good-fellowship, a Jumbo magnet of personal attraction.

Burton's Refinement, Scholarship and Hebrew

BURTON is the antithesis of all these things. He is tall, slender, with the stoop shoulders of a confirmed student. He exudes refinement, and likewise exclusiveness. He is helplessly serious, and his underlip curls forward stubbornly. Where Tom Johnson breathes an all-comprehending fellowship with humanity in the rough, Burton's countenance publishes reticence and suspicion. Burton is said to be an excellent Bible scholar the Hebrew language is one of his accomplishments—but there is at least one passage of which he has not the slightest comprehension—that is the great Pauline injunction: "All things to all men." He is always Theodore Burton to all men—refined, distinguished, scholarly, reticent—and cannot, for an instant, be anything else to anybody. His bumps of adaptability and dissimulation can only be indicated on the phrenological map by the minus sign. To surrender any of his individuality for an instant is a psychological impossibility. He is what he is and he works at it all the time. Those who do not like it may make the most of it—Mr. Burton is Mr. Burton, and he cannot help it. What is more, he doesn't want to help it.

His actions and his friendships are arrived at by the process of elimination. He analyzes and questions every person and proposition that comes in his way. Probably, no man ever left Theodore Burton's presence, after a first talk with him, feeling that he had found a new friendship, while Tom Johnson has scores, perhaps hundreds, of these off-the-bat friendships.

How is it, then, that this thin, aloof, almost ascetic man, who has not a single art of the "popular politician," and who is above suspicion in the matter of carrying his ends by the use of money, is able to defy all the traditions of popular leadership and command the loyalty of the people? There is only one answer—an answer which smells of the old-fashioned moral ingenuousness of a patriotic selection from the Union Fifth Reader: Sheer character and ability give Theodore Burton his hold upon the people of Cleveland and of Ohio. Popularity and personal charm of manner are not among his assets; but integrity, of the fine, old-fashioned type, and an ability for large affairs which would be rated as genuine statesmanship in a politician belonging to the silent majority, are conceded to him by the people among whom the most of his life has been spent.

Those who question the redness of Mr. Burton's blood may be unfamiliar with the circumstances which drew

Hon. Theodore E. Burton, Candidate for Mayor of Cleveland Against Tom Johnson

him to make his first political speech. A young Oberlin graduate had gone to Cleveland to get a start in the law. But clients did not besiege his office, and the staying qualities of his graduation suit became increasingly important and sad to contemplate. The office of Justice of the Peace was a modestly lucrative position and the young Oberlin graduate longed for it. But Silas Merchant, the then boss of the First Ward, wanted the place for another man and therefore said no. The young lawyer, however, had nothing else to do and decided he would run anyway. A meeting was advertised in the old Crocker Building. It was well filled with Oberlin men who had settled in Cleveland. There were some speeches—good-natured boosts for the young man—when Theodore Burton arose. He wore his hair long in those adolescent days and was clothed in the dignity of a frock coat. But, before he finished his speech, there wasn't a man in the crowd who didn't feel that Burton's friend ought to be sent to the United States Senate. It was Burton's first political speech—but one to be remembered. The young Oberlin man was elected Justice of the Peace and later became a successful lawyer.

Not many years ago an old Oberlin College friend of Mr. Burton's felt himself breaking under the strain of business cares. "Turn them all over to me," said Mr. Burton, "and I'll attend to them until you are fully rested." This was done, to the immense relief of the man to whom Mr. Burton's services, on a professional basis, were entirely out of reach. Things of this sort indicate that, after all, Mr. Burton is quite human.

His Memory for Faces and Classics

THERE is at least one point in which Tom Johnson's opponent is a politician of the first order. He never forgets a face or a name. At the close of a recent campaign speech Mr. Burton was shaking hands with those of the audience who lingered for a little personal contact.

"I don't suppose you know me, sir," said a little man.

"Oh! yes," interrupted Mr. Burton, "I was introduced to you eight years ago, in Ravenna Hall, at the close of a political meeting, and I'm glad to see you again, Mr. Kysela. Are you still in the cigar business?"

Mr. Burton has the support of the cigar dealer and all of the friends he can influence. But his memory is something besides a machine for the photographing of faces. When he was a tutor in Oberlin a new class in Virgil was called before him at the opening of the term. There was not a textbook of any sort before him, and the class concluded that, unless he called for a book, translation would be not only "free" but easy. Suddenly, after one young man had given a slipshod translation of a certain passage, Mr. Burton exclaimed:

"Very poor, sir! Very poor! The original reads like this"—and he gave the Latin perfectly, for the class followed him with open textbooks—"and it is translated thus."

A few weeks ago, after he had received more than two thousand letters and petitions signed by more than fifteen thousand voters, he appeared before a big audience to give answer as to whether he would respond to the Macedonian cry, leave his congenial place in Congress and come home to the uninviting task of trying to oust Tom Johnson from the City Hall. His opening words were immensely characteristic: "*Jacta est alea.*" (The die is cast.) "Gee!" exclaimed one of his hearers, "won't Tom Johnson be mad, though, when he hears Burton call him that!"

Since Mr. Burton became chairman of the Rivers and Harbors Committee of the National House of Representatives, in '98, he has bossed the expenditure of more than two hundred and twenty millions of dollars. And boss is the word for it, too! Up to that time this kind of legislation had all been done in the committee and was a matter of log-rolling pure and simple. There was no chance to make amendments on the floor once the bill was introduced by the committee, and debate was choked to the strangulation point. He lifted these handicaps, made amendments possible and debate free. Of the five hundred amendments offered, however, not a single one was passed by the House without Mr. Burton's full consent.

It is not easy to fool Mr. Burton on the merits of an appropriation for the improvement of a river or harbor. Several Congressmen, ambitious to serve their constituents and their localities, have found this out. They started in with the impression that the real title of the Rivers and Harbors Appropriation Bill was Easy Meat for Friends at Home. One Congressman introduced a clause appropriating thousands of dollars for the "improvement" of a certain lake by the building of reservoirs to control its waters, in the interest of national navigation. Mr. Burton very quietly arose and remarked that this matter certainly belonged to the sphere of "higher navigation," for the lake in question was 6000 feet above the level of the sea and had never been navigated by anything but a birchbark canoe.

A Slayer of Appropriation Bills

THIS put the proposed amendment to sleep in a second. Again, an appropriation of $250,000 was asked for the improvement of the Upper White River, Arkansas. The plea for its embodiment into the Appropriation Bill was a "splendid effort," which could not have failed to stir and soothe the hearts of the speaker's constituents at home. But Mr. Burton's remarks were not soothing. He casually observed that he happened to know something of the Upper White River at the point indicated in the amendment, and that he could assure his committee that the navigation there was monopolized by logs and misguided houseboats.

Recently, a layman accompanied Mr. Burton and his committee down the Ohio and Mississippi Rivers on a tour of inspection. He tells this story:

"At almost every place we stopped a public reception was given, and practically all the members of the party entered into the full enjoyment of its social features. But there was one exception to this, as I discovered when I went in search of Mr. Burton shortly after we had started. I finally found him in the pilot-house, probing the captain and the pilot with a seemingly endless series of questions regarding the depth and characteristics of the stream, the difficulties which it presented to navigation and the remedies to be applied. A stenographer stood at his elbow taking down the conversation. At the end of the trip Mr. Burton had a stack of stenographers' notebooks a foot high filled with notes. Not another member of his party had dictated a single page of notes. I spoke of this to one of the Government engineers, and he replied: 'That is the reason why Theodore Burton knows more about the waterways of the United States than any engineer in the employ of the Government or out of it. Many engineers know more about the waterways in the territory immediately under their supervision, but no other person has such a grasp of the whole situation as Mr. Burton, and his knowledge goes down into details.'"

On one occasion an amendment to the Rivers and Harbors Appropriation Bill was introduced, setting aside a large amount for the construction of an "ice harbor" for the protection of vessels against the ravages of ice. Mr. Burton disposed of this, after he had made a few figures

on a slip of paper, by rising in his seat and demonstrating that it would be cheaper to burn every vessel harboring at that point and replace it with a new one each spring for several years than to build the "improvements" sought.

The public outside of Ohio naturally raises the question: "Why does the distinguished Mr. Burton quit a big, congenial and statesmanlike job in Congress, where he can boss the expenditure of millions of dollars and also help Mr. Roosevelt navigate Administration measures through the House, to come back to Cleveland to mix up in a political rough-house over the mayoralty?"

And the outside public has as often answered its own question after this manner: "It must be that he is trying to make a short cut to the United States Senate."

The business men of Cleveland—and those of them, too, who are not in the least infatuated with the reticent and distinguished Mr. Burton—say that this is a mistake; that all Mr. Burton has to do in order to land in the Senate is to stay quietly where he is and keep on being scholarly, distinguished and honest until Senator Dick's term expires; that he is not after Senator Foraker's seat, and that this is a real case of rallying to the Macedonian cry.

Whether Mr. Burton will oust the Uplift administration seems to depend in large measure upon the possibility of bringing out the "silent" middle-class vote which the figures seem to show has kept in hiding for several years. To the end of getting out this vote Mr. Burton has for several weeks been holding a circuit of good, old-fashioned political cottage prayer-meetings—a method of political warfare which he has found decidedly effective. He is able to address some six or eight of these door-step gatherings in a single evening, shake the hands of the brethren and the neighbors, and give them a heart-to-heart talk on the Johnson dynasty.

As to the Republicans of Cleveland this sentiment prevails: "Mr. Burton may be as reserved as a choice seat at grand opera, and as scholarly as the Sage of Cambridge, but he wipes out all scores by coming back into the home ring and putting on the gloves with Tom Johnson."

The Populist Movement in Wall Street

By CLARENCE H. MATSON

BACK in the nineties, when business was not as thrifty as it is in these latter days, a real-estate agent was one day sitting in his bare little office in a Western town, the picture of despair. His hat was pulled down over his face and his feet were elevated to the table, which also did duty as a desk, and he barely glanced up as an acquaintance entered.

"What are you so glum about?" his friend demanded.

"Just lost twenty dollars," growled the agent.

"How did it happen?" asked the other incredulously. "I didn't suppose you had seen twenty dollars in three months."

"I haven't," grumbled the real-estate man. "But I just had a chance to make a deal with twenty dollars velvet in it, if I could only have got old Skinner to buy some lots down here on Pine Avenue, or if he would even have loaned me the money. But would he do it? Well, hardly. Went off and used his filthy lucre in some deal of his own. Beat me out of twenty dollars. I tell you, the rich are getting richer and the poor are getting poorer, and the whole country's going to the dogs."

A somewhat parallel case explains why there has been so much blueness in the financial atmosphere of Manhattan Island during the last few months. Wall Street cannot get the public to buy its securities, nor will the rest of the country, which has money in its pockets, loan much to Wall Street for speculative purposes. Wall Street has gone to the limit of its own resources, and it is in trouble. No money, no customers, and the country going straight to the bow-wows.

Months ago the brokers in Wall Street pointed out that there was a severe financial stringency. The stringency became worse. The wise men arose and pointed out that there was not enough money. They asserted that the great need of the business world was more of the circulating medium. There was not a large enough volume of currency, they said, to transact the business of the country.

The Nation Rich—Wall Street Poor

Yet out across the rivers and the mountains and the valleys bank deposits were larger than ever before; the farms were raising great crops, the iron mines were turning out more ore than ever, the mills had orders for a year ahead, prices were first-class, and wages were high. The farmer and the miner and the manufacturer had not even heard of a financial stringency, let alone sighting it. They had money in the bank and were doing a tremendous business with one another without a thought of Wall Street's troubles.

But the country finally heard Wall Street's screams. To the West they had a familiar sound. Some of those phrases seemed quite natural. The West stopped and thought a moment. Yes, it remembered. The West had screamed and talked that way itself, only a dozen years ago. It had howled about the financial stringency. It had risen on tiptoe and demanded more money "per capita." It, too, had said there was not enough currency to transact the business of the country. It, too, had been compelled to pay high interest rates when the poorhouse had been just over the hill. Yes, the West remembered all about those things. And, remembering, the hard-hearted West only put its hand over its mouth and snickered.

Three billions of dollars have dropped out of existence, Wall Street will tell you—evaporated—all within a few months, and a large portion of it was Wall Street's capital.

Wall Street is the victim of too much prosperity. This may sound paradoxical, but it can be demonstrated. Not so very many years ago the country was not so rich that Wall Street could not practically control the wealth of the nation. A large portion of it was centred in New York, and what was created elsewhere naturally flowed in that direction. A flurry in Wall Street in those days was felt everywhere in this broad land, and a few financiers had so tight a grasp on the financial affairs of the country that they could easily direct the course of events in the world of finance. Now, the wealth of the nation is ever so much greater, and Wall Street's relative share is smaller; there are investors large and small in every State in the Union, and a continual flood of money no longer pours into Wall Street from all quarters, in the shape of interest and principal, to the extent it once did. Only a comparatively small amount goes in that direction. The balance remains where it is created or is exchanged with other productive communities for value received. The prosperity of the nation at large has robbed Wall Street of its power and prestige.

When the statement was made in these pages two or three years ago that the West had become independent enough to furnish its own money to move its crops, Eastern financiers scoffed at the idea; but it proved true. Now, the West is not only able to conduct its own business, but also for six months Wall Street and Eastern business interests have been asking the West to loan them money. Emissaries from some of the soundest business enterprises east of the Alleghanies are this minute making personal visits to what New York calls "the country banks" in the West and South, negotiating short-time loans for small amounts.

A few years ago Wall Street, representing the financial East, had a mortgage on the West. The West had a hard struggle, but, in the course of time, it grew good crops and began paying off the mortgage. For several years interest and principal flowed from the Western farms to the East—a golden flood of vast proportions. Wall Street had more money than it knew what to do with. At the same time the gold mines of the West and of Alaska were pouring forth their wealth by the millions and increasing the "per capita" which the Populists had desired, though not in the manner they demanded; and as gold became more plentiful, prices went up. Speculation became rife. Money was cheap and plentiful in the East. Great combinations of capital were formed in many lines of industry, bonds were issued and eagerly gobbled by the speculating public, the prices of securities soared, values became inflated, and the people went money mad.

But the golden flood did not last. There came a time when the West paid off its mortgages, principal and interest, and then the money quit coming East except for value received. Instead, it began to pile up in the banks of the West.

With their debts paid off, the producing regions began to enjoy prosperity. The West and South advanced rapidly. The farmers built new houses and barns; they bought new machinery, and rubber-tired buggies, and pianos, and now they are purchasing automobiles. But notwithstanding their efforts to keep them down, their bank deposits have grown tremendously. A dozen years ago Kansas banks contained little more than thirty million dollars. It took eight years to reach the hundred million point, and during those eight years Kansas also paid off millions of dollars of mortgages held in the East.

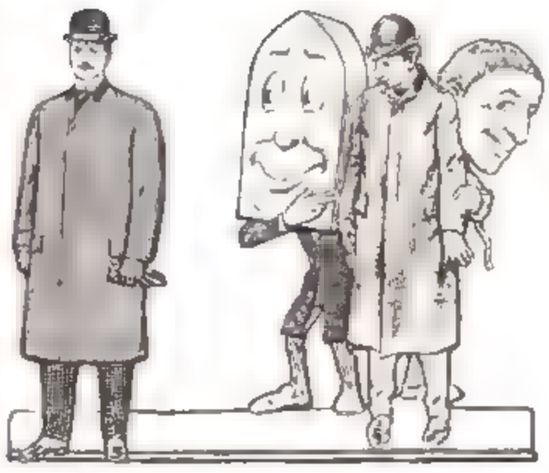
Sunflowerdom then thought it was on the high wave of prosperity, but, in less than three years more, its bank deposits had reached the one hundred and fifty million mark, and now they are mounting rapidly toward two hundred million. In the mean time, besides the tremendous amount of improvements that have been made, land has doubled and quadrupled in value, and many manufacturing and other industries have been built up. Iowa, which had less mortgages to pay, has bank deposits aggregating three hundred and fifty million dollars, and prosperity is on every hand. These are two agricultural States with no large cities, no large reserve banks, and no very large financial institutions. Their banks are comparatively small and their deposits belong in large measure to those interested, directly or otherwise, in tilling the soil. Yet these two States alone, with no financial centres like Chicago or St. Louis within their borders, have over half a billion dollars in their banks.

The White House Scapegoat

These big deposits in Western banks are the millions that used to flow East in a steady stream to Wall Street and its environs. Under conditions existing a few years ago, probably two hundred millions of those Iowa and Kansas bank deposits would have gone East. With this supply cut off and a similar flow from other Western States ceasing, is it any wonder that Wall Street finds itself short of funds? Wall Street could not realize for some time that the flood of gold would possibly cease. It kept on speculating and spending its money recklessly on inflated values, until it awoke one day to the fact that its pocketbook was becoming flat. It was short of cash. Crops were good, and the speculators could not understand why the money did not keep on flowing into their coffers. Interest rates advanced. Little by little Wall Street awoke to the serious fact that it was hard up.

When Wall Street realized the dreadful truth last spring there was a decided flurry, resulting in a big slump in stocks and securities. Wall Street held its breath to see what the effect would be on the rest of the country. It confidently expected ruin and desolation to spread everywhere. But no ruin and desolation spread. The ruin was confined to Wall Street, and there wasn't any desolation to speak of anywhere. The rest of the country did not know anything had happened to Wall Street except when the subject was mentioned in the newspapers.

Wall Street could not understand it, and probably does not yet. It blames its troubles largely on the corporation baiters in general and on the gentleman in the White House in particular. It talks about "confidence" having been "destroyed." It believes that the President's policy and the exposures of wrongdoing in corporations have made the public afraid to buy its stocks and securities. This may be true to a certain extent, but it is not the real



Character Indicators

PALMISTS claim to read a man's future by his hand—

They can as readily tell by the clothes he wears—his Overcoat for instance.

For there is no other so Definite Character Indication as a man's Overcoat.

You see it's this way—

The successful man is more or less self admirer—an Egoist—

And the man who thinks something of himself is anxious to make the most of his appearance—for he appreciates the advantage of a Good Appearance—

Such a man won't wear an Overcoat that looks Shapeless and Ill-fitting—the Collar of which stands away from the back of the neck and allows the Collar of his inner Coat to show.

He won't wear a "Down and Out"—not much!

He'll wear an Overcoat with a Shape and Style—one that fits to perfection—and doesn't lose its Appearance after a week or so of wear.

—A "Sincerity" Overcoat will be his choice—

And his Choice will be right—for the expert cutting and tailoring—the carefully and permanently needle moulded Shape—characteristics of "Sincerity" Overcoats—will insure that.

Remember there's no "doped" Shape in a "Sincerity" Overcoat, Reader—

Old Doctor Goose, the Hot Flat Iron, hasn't a "look in" in "Sincerity" Clothes—

If you want an Overcoat that will look right from the day you try it on until you're ready for a new one—an Overcoat that will make the most of your Appearance, buy a "Sincerity" Overcoat.

You can see "Sincerity Clothes" at your high grade ready-to-wear dealers. Be sure you see them before you supply your clothing requirements this fall. Look for this label in your next coat.

Has This Been Your Experience?

Have you ever looked over a catalogue and selected a stock of fashionable garments with the intention of purchasing a suit?

Then, you know how impossible it is to get exactly what you want.

The picture of one suit may appeal to you, the style of another, and perhaps the price of a third. But, you cannot find any one suit that combines them to every particular.

When you order from us—whether a Suit, Skirt or Rain-Coat—you are certain of getting just what you want. We make a garment to your own measure, in any one of 100 New York Styles at 1350 Main Street.

Then if you are not satisfied, we refund your money.

Fall and Winter Suits

(Made-to-Order)

$6 to $25

Our Catalogue and Tape Measure and Rules for taking measurements sent free. Write us to-day.

VISITING DRESSES	$6.00 to $20
TAILOR-MADE SUITS	$7.50 to $25
SEPARATE SKIRTS	$3.50 to $15
RAIN-COATS	$8.75 to $18

Also a full line of the following ready-made goods:

Shirt-Waists, Children's Dresses, Underwear, Dressing Sacques, Corsets, Fur Neckpieces and Muffs, Ladies' Cloaks, Children's Cloaks, Sweaters, Handkerchiefs, Kimonos.

We pay transportation charges on anything you order from us to any part of the United States.

Write to-day for our New Fall and Winter Catalogue, sent free to any part of the U. S. It tells how to Take Measurements, Rules for Self Measurement, Fashion Sheets showing the latest styles in Suits, Skirts and Rain-Coats. Be sure to mention the colors you prefer.

National Cloak & Suit Co.
214 West 24th Street, New York.
The Largest Ladies' Outfitting Establishment in the World.

DIAMOND GIFTS

20% Down Then 10% a Month

A wealth of suggestions for Christmas gifts is contained in our latest Catalogue, number 56. Send for it to-day. It will solve the problem of "what to give"—and, better still, how to pay for it.

Every diamond we sell is guaranteed as to price and quality. If your local jeweler can duplicate it at the price, we will take it back and return your money.

We import the rough stones, cut and polish them ourselves, and sell them to you on credit terms at wholesale prices. You save at least two profits. We send goods prepaid for examination. Send for catalogue 56.

J. M. LYON & CO.
71-73 Nassau St., New York
Established 1843

Pears'

The goodness in Pears' Soap is an antidote for all bad complexions.

'For goodness sake use Pears'.

Sold in America and elsewhere

TYPEWRITERS ALL MAKES

All the Standard Machines SOLD OR RENTED ANYWHERE at Half Manufacturers' Prices allowing rental to apply on price. Shipped with privilege of examination. Write for Catalogue H. Typewriter Emporium, 230 Fifth Ave., Chicago

cause of Wall Street's troubles. The real cause is that Wall Street has been living beyond its income—and that always makes trouble. Naturally some of the facts that have been made public and some of the things that have happened in the financial world in the last year or two have not increased the eagerness of the public to speculate in Wall Street's wares, but that is not responsible for high interest rates and the scarcity of money. The fact that the rest of the country is no longer indebted to Wall Street, and is, therefore, no longer sending its surplus cash to the country's financial centre to the extent it once did, but is investing it in enterprises of its own there lies the secret of one of the main reasons for Wall Street's present hard times.

Startled by the stringency in the money market, Wall Street began to come back to earth again. Speculators who had to secure cash began to unload, and prices of securities dropped. With the market for stocks abridged, it was more difficult to float new enterprises, especially if there was an element of doubt about them. Little by little the inflation collapsed and the water ran out of the stocks. That is where the three thousand millions of dollars that Wall Street mourns has disappeared.

And in the mean time the rest of the country goes merrily on piling up its wealth and investing its money in enterprises of its own, regardless of Wall Street's troubles!

It is not the speculators in Wall Street alone who are hurt by the money shortage in the East. The stringency is felt by every enterprise that has depended on New York for funds. Brokers and stock gamblers have suffered, but so have manufacturers and merchants. It has been difficult for the most legitimate business enterprises to borrow the funds necessary to carry on their business. For several months Wall Street has been trying to borrow money from the West. Every bank of any proportion throughout the Middle West almost daily receives from Eastern brokers lists of applicants for loans. The obligations of most of these applicants are gilt-edged, for the West would naturally loan on no other kind. The applicants include department stores, manufacturing concerns, trusts and railroads, each of which asks for short-time loans of from $5000 up, offering from five to seven per cent. interest. According to a bank statement just issued at this writing by the bank commissioner of Kansas, the banks of that State alone are carrying more than fifteen million dollars of this class of paper, and other States are each probably carrying as much or more. The West is loaning money to the East, and the interest is going in the opposite direction from what it did a decade ago. A few weeks ago a Kansas bank made a bid for some of the deposits of its State treasury, and the bonds which it offered as security, as required by the State law, were bonds of the City of New York. Yet it was only ten years ago that New York had millions of dollars in mortgages on Kansas.

Learning the Lesson of the West

In addition to having loaned the East fifteen million dollars during the last few months, the State banks of Kansas now have on hand reserves of 41 per cent. of their deposits, and its national banks have on hand 37 per cent., or much more than the amount required by law. In other words, Kansas banks have sufficient cash and sight exchange on hand to loan the East many more million dollars, and still maintain their legal reserve.

Wall Street's discovery that there is not enough money to conduct the business of the country is exactly the same discovery that was made by the West a dozen years ago when it belonged to the borrowing class, and, like the West, Wall Street has a remedy for the trouble. It demands a "flexible currency," just as the West demanded more money "per capita" back in the nineties. And there is a division of opinion as to the best way to get a "flexible currency," just as there was as to the best way to create a greater volume of the circulating medium in the nineties, when some Populists demanded that the Government printing presses be set to work making it, while others advocated "the free and unlimited coinage of silver" at the divine ratio.

So Wall Street is going Populist now just as the West did a decade ago. Where the farmers advocated the sub-treasury scheme to loan them money at low rates on their products, the Wall-Street millionaire now asks the Government to deposit its money in the banks without interest, so that he can borrow it from the banks at a comparatively low rate. Where the farmer saw the value of his farm shrivel and shrink under hard times and the load of debt the West was carrying, Wall Street sees the values of its stocks and securities shrivel and shrink.

Lower Prices, but Better Investments

It is undoubtedly true that Wall Street presents better investments—actual investments, not speculations—now than it has before for years, for now the inflation has largely disappeared and the water has been squeezed out of many stocks. The real investor gets far better returns from money invested now than that invested when stocks were soaring. The railroads of the country were never before earning greater dividends than they are at present. If the investor can now purchase at par P. D. & Q. stock paying six per cent. dividends, whereas the same stock would have cost him 150 a year ago with no greater dividends, it is a much better investment than it was when the price was higher. In 1901 Standard Oil stock sold as high as $812, while it is now down to $440. It can easily be figured that Mr. Rockefeller has lost more than one hundred million dollars by this decline, yet his income from that stock was never so great as during the past year.

Of course, Wall Street is still the financial centre of the nation, for in it tremendous wealth is gathered; but the day has probably gone when it can call in the money of the nation at its pleasure.

The final result? Is there not suggested the idea that this loss of power to Wall Street may mean the end of the unwieldy trusts—to a great extent, at least? Only recently a great automobile company went into the hands of a receiver. The failure was not because of any lack of business, for the automobile factories are compelled to work overtime to keep up with the demand, and the profits in the business are said to be extremely good. In fact, the demand was too good. Prosperity created so great a demand for the automobile that this great concern could not keep up with its business. It tried to borrow money to meet the demands of its trade, but the money was not to be had. A few years ago Wall Street had plenty of funds and would have been only too glad to finance a legitimate and profitable enterprise like that, but now no financial centre not even Wall Street—is able to accumulate sufficient surplus readily to loan the large sums required to carry on the business of these gigantic concerns. The money is out in the country banks, but it cannot be brought together on short notice. And if such a profitable business as the automobile industry cannot maintain a gigantic combine, how will it be possible for others in which there is less profit to survive? Does it not mean smaller concerns and more of them in the future—concerns of a size commensurate with the ability of their bankers to supply them with capital?

Wall Street has served an excellent purpose for the country as a bank that could be checked on for the funds necessary for gigantic enterprises. It is unfortunate, of course, that the bank has speculated so heavily that it is now short of funds and cannot honor the demands made upon it. But when it gets over its hysteria—its Populism—it will, perhaps, be prepared to do better than ever in a safe and conservative way.

The trouble with Wall Street is that it takes itself too seriously. It imagines that it is the whole country, when it is really only a minor part of it. No real wealth is made in Wall Street—the real wealth comes from the farms and the factories, the forests and the mines. The wealth that Wall Street creates is of a fictitious brand, but Wall Street has taken it for the real article. But when it realizes the truth and begins to do business accordingly; when it understands that President Roosevelt's policy of compelling fairness and honesty in the affairs of all corporations will be best for the corporation as well as for the public in the long run; when it is satisfied with doing a legitimate business instead of indulging in a wild, speculative boom, the blueness will lift from Wall Street and it will conclude that life is worth living after all.

The Best Mental Recreation For Business Men Is MUSIC

S. S. COHEN, M. D., says in The Saturday Evening Post.

"A continuous interest in something apart from one's ordinary work gives one an avocation and this highly desirable form of activity may be mental or physical, or both, independently of the nature of the daily work.

In this interest may be found compensation for the worries of a distasteful occupation or relief from the annoyances, which inseparably attend even one's chosen calling.

Perhaps the most widely applicable of such interests, the most easily available whether by hand-workers or brain-workers is music."

THE invention of the Pianola has rendered it possible for anyone to make Music his everyday means of recreation. No skill or previous training is necessary.

You Play the Pianola Yourself.

Therein lies its great power to interest and entertain and especially refresh tired brains.

The playing of the Pianola an hour each evening is a tonic for overworked business men. **It banishes the blues, makes the worries seem less and rests the mind.**

The "Model K" Pianola Costs Only $215

The installment terms of purchase are $15 down and $7 a month with interest on the constantly decreasing balance.

The "Model K" Pianola can be readily attached to any make of piano. You suit your own tastes in music, for there is a repertory of over 15,000 compositions to select from.

The "Model K" is a genuine Pianola,—the one Piano-player having the greatest reputation and exclusive features of vital importance. Its sale exceeds that of all other Piano-players combined.

The "Model K" Pianola has the Metrostyle, without which many eminent musicians have said they would not seriously consider any Piano-player.

Let us send you some interesting literature about the Pianola. And, if you say so, we will also include the book of the Pianola Piano, that marvelous instrument, which unites Pianola and Piano in a single case.

CAUTION: There is *but one* Pianola made only by the Aeolian Co. No other Piano-player is entitled to the name or possesses its superior advantages.

The Aeolian Company
AEOLIAN HALL
362 Fifth Avenue
New York

The Aeolian Company
362 Fifth Ave., New York

Send Catalog A and details of your new purchase plan to

Name

Street and No.

City

IN THE OPEN

The Public-Schools Athletic League

BY FAR the most valuable, because it is also the most practical, work I know of that is being done for the bodies and the morals of public-school boys is that which General George W. Wingate and his associates are accomplishing under the guise of the Public-Schools Athletic League in New York. I know there are a great many otherwise worthy people whose narrow upbringing or whose mental warp enables them to see in athletics only organized play which consumes time and returns no money to the participant; time wasted, some of the least discerning call it. And because these people are spread well over the country, and because some of them are on the local school committee, maybe, or are of the town selectmen, or have influence, or have children, I desire to say a few words of this New York experiment.

About five years ago some of the more advanced thinkers on the New York Board of Education undertook, on their personal account, a somewhat extended inspection of the opportunities for play possible to the children of the city; which means, of course, the children of those who cannot afford to send them to out-of-town schools or to the country during city vacation-time. By touring the tenement districts, where, it is said, fully fifty-five per cent. of the public-school children reside, and by tests upon the children themselves, these gentlemen came into possession of data showing the existence of a condition as abnormal as it was pitiable and startling. They found the congested condition of the streets, the absence of the one-time "vacant lot," responsible for an almost total lack of vigorous, healthful play. Beyond craps and a few such games which can be played on any comparatively unfrequented corner of the sidewalk, they saw nothing of organized play which exercised the body and mind as it is intended it should. In the poorer sections they found as many as two hundred children in a block where the street was filled with traffic and the sidewalks narrow and crowded; at the schools the average of strength of the boys was seen to be abnormally low; in the tenements they discovered a generation growing into boyhood and girlhood without the knowledge of how to play! Think of it: children not knowing how to play!

Crusaders for the Common Health

The important result of this investigation bore upon the kind of citizens this class of boys is developing into, and here is where I wish you to note how closely related are a clean body and a clean mind, a sound body and a sane mind. The average of morality was found to be as abnormally low among these children as their average of physical strength; lacking opportunity of working off impurities of blood and flesh in vigorous, wholesome play, as Nature intended they should, and as the normal, carefully-brought-up boy does, these boys of the streets drifted into "gangs" and into vicious habits which make hoodlums of most of them and criminals of a great many. At the schools this type of scholar made it so difficult to maintain discipline that the introduction of corporal punishment had been seriously discussed; indeed, it was the necessity of that very discussion among the members of the Board that prompted one of its far-seeing individuals to institute this same investigation of which I am telling you. And this investigation deeply impressed the gentlemen who conducted it. It pointed unerringly to the need of play for the maintenance of discipline at school as well as for its salutary influence upon that considerable class of citizens growing up in the big city out of its free educational institutions; and all this entirely apart from the physical well-being of the children.

With no money in sight and vacant lots held at figures contained only in the millionaires' purses, the prospect for providing the needed play was none too encouraging. But that did not dishearten General Wingate and his associates. It was decided to incorporate the Public-Schools Athletic League, and to organize the six hundred thousand children attending the six hundred and thirty public schools into a great army of modern Crusaders, bent on recovering their birthright of play and thereby assuring to the city an improved citizenship. It was in 1903 that this League was incorporated and General Wingate began his splendid work, and, in the less than four years of effort, the condition of the New York public-school boy has been completely changed and the morals of the classroom have undergone such an improvement as probably was never before recorded. Within these four years the League has raised and expended over fifty thousand dollars, and has induced the city to buy four large playgrounds so located as to be within reach of the different centres of population. On these are held the district championships for the elemental and the high schools, and at all times they furnish a breathing spot and a place where the boys may run and play and roll and shout without fear of the police.

Among the results of the great and good work of this League which have come under my eye, the one most to impress me is, I think, the decrease of cigarette smokers. Last season at one of the high-school athletic meetings, where there were in attendance, perhaps, fifteen hundred boys from thirteen to eighteen years of age, I saw only two smoking! There is a whole sermon for moderate athletics in that result alone. What the League has done in New York other leagues can do in other cities, and there is no work that any body of men, however they call themselves, may do which will net so large an amount of practicable good as making wholesome boys out of the children of the streets.

There are no American cities where the need is so urgent as it was in New York; but, after all, every city has its children of the street, and they are very much of a piece wherever found.

The introduction into the League by General Wingate of rifle-shooting has even a wider appeal, for its significance is national. Speaking most seriously, there is here in this system of instruction in military rifle-shooting installed in the high school a thought which is likely to, and which certainly should, have an important influence upon the country at large. The instruction in the League scheme is done on a sub-target gun machine which removes the otherwise insurmountable items of expense for ammunition and range. There are twelve schools in New York supplied with these machines and seven thousand boys receiving instruction in shooting. Needless to say that it is very popular with the boys, and the struggle to earn one of the marksman's buttons, which the League gives to those who make a score of 44 out of a possible 50 at two hundred yards, is keen indeed; and, as no boy is eligible to compete for these buttons unless his classroom mark is up to the required standard, the scholarly record keeps pace with skill at the range or on the athletic field.

Rifle-Shooting for Boys

The more sides you view of the League's work and influence, the more impressed you become by its inestimable worth. To make 44 out of a possible 50 is good shooting, yet about two hundred boys made the score this year; and, in the annual match with real military rifles, the winning school team composed of such marksmen made an average of 41.8 out of a possible 50 at one hundred and four hundred yards, five shots at each distance.

Now, suppose this rifle-instruction system which the League has introduced in New York should be added to the curriculum of all the high schools in the country! Consider the number of trained marksmen the United States would be turning out every year by way of a guaranty of that peace which we all desire and which the intelligent ones of us know is best assured through preparedness. But, perhaps, the thought that should take firmest hold upon the thinking ones is the impetus given to classroom work by the boys' keen and entirely natural interest in athletics and in shooting.

In this noble work of the League for boys there has been thought also of the girls, who, if the truth be told, need the nourishing aid of exercise even more than do the boys—for these are the future mothers, and from the mother largely comes the child's constitution. A branch league in New York under several public-spirited women has rallied a considerable membership in support of a thorough system of physical instruction, and many teachers are giving their services without charge until the branch is strong enough to stand unaided. The most serviceable of the indoor exercises, perhaps, are the "folk" dances, which are not only interesting and picturesque and graceful, but are an excellent and oftentimes rather vigorous exercise, developing both strength and agility. Recently, the branch league has been presented with a field in Brooklyn for the open-air exercise which is most essential to healthful muscular effort.

The success which has attended the work of the League has prompted the City of New York to appropriate four hundred thousand dollars for the purchase of outdoor playgrounds, and this means that, with the recreation centres and roof playgrounds and amusement piers, the children of the New York streets are to be well looked after. It is an example which all American cities should study diligently and follow according to local needs, perhaps, but follow none the less surely; for no movement of deeper significance has been set in motion than that of the Public-Schools Athletic League and all it implies.

—"FAIR-PLAY."

YOUR SAVINGS

Irrigation Bonds as Investments

THERE has developed, practically within the past five years, an opportunity for investment which not only enables people profitably to employ their savings or surplus funds, but which also has a vast human significance and interest. This opportunity has developed from the work of reclaiming hitherto arid or unproductive soil by means of irrigation. Since private capital has been introduced as an aid to this activity, the result is that what are commonly known as irrigation bonds have come within the investment field. These bonds have a story that touches the whole American people. A knowledge of it is necessary to a full understanding of the character of the bonds.

The United States is the largest landowner in the world. The public lands, sold and unsold, aggregate nearly one billion and a half of acres. Of this great empire nearly five hundred millions of acres are in what is known as the arid region. The climate in these localities is very dry. The soil, as a rule, does not lack fertility, but it does lack moisture. Most of the fertile land of the North, East and South is under cultivation. Thus there remains undeveloped only that arid area which has been called more than once "the hope of the nation's farmers," and which must be conquered. Irrigation is the method of conquest. It is a process as old as the Egyptians, and it has been used in this country for many years, first by individuals, and later by the Government, which realized the need of new land for the support of the constantly growing population. Already in numerous States the desert has been made to bloom and bare stretches

The Meaning of "Safe Deposit"

SAVING

IS MORE IMPORTANT THAN HARD WORK

Money deposited with us is secure and works for you continually. Our perfect system of Banking BY MAIL brings this opportunity to your door.

The Savannah Trust Co. has a capital of $500,000.00, and a surplus of $200,000.00. Its policy is conservative; its affairs are ably managed by capable and successful business men.

Deposits of $1.00 and upwards accepted, on which we pay a yearly interest of 3½ per cent, compounded quarterly. Send currency in registered letter; your own check; or buy P. O. or Express money order.

Write for booklet containing full information.

SAVANNAH TRUST COMPANY

SAVANNAH GEORGIA

What is the Best Investment?

It is one that grows.

Government Reports and our statistics covering a period of 70 years show that Centrally Located Business Properties, in addition to paying 5% to 7% on owners' money, have a steady and persistent growth in earning capacity and, through that, in value, thus owners enjoy a constantly increasing yield on a constantly growing principal.

We divide this class of property, Centrally Located Store and Office Buildings, into Units for your investment.

Each Unit receives its proportion of earnings and increase value.

These properties are not and never can be mortgaged.

The fact that Units are accepted by National and Savings banks as security for loans proves their substantial and dependable character.

Send at once for circulars S and S, giving statistics in various cities and details of Unit Ownership Method.

The Trustee Securities Co.

The Trustee Company, Seattle
The Trustee Company, Los Angeles
The Trustee Company, St. Louis

No. 1 Wall Street
NEW YORK CITY

6%
INVESTMENT BONDS

We believe this is an extremely desirable time to make purchases of choice investment bonds, netting an attractive income. We would be glad to have you correspond with us in regard to making investments, or exchanging some of your lower income securities.

Send for Bond Circular No. 1044

FARSON, SON & COMPANY
Successors to Farson, Leach & Co.)
34 Pine Street, New York City

THERE ARE MANY HIGH-CLASS SECURITIES LISTED ON THE NEW YORK STOCK EXCHANGE SELLING BELOW VALUE, WHICH IF BOUGHT *OUTRIGHT* NOW, WOULD YIELD ATTRACTIVE INCOME WHILE CARRIED, AND SHOULD EVENTUALLY ADVANCE MATERIALLY IN PRICE. WE SHALL BE GLAD TO CORRESPOND WITH YOU ON THE SUBJECT.

Send for Weekly Financial Review

J. S. BACHE & CO.
Members New York Stock Exchange)
BANKERS, 42 BROADWAY, NEW YORK

GEO. H. HEAFFORD, LAND BROKER
Hunts bargains for buyers of farm lands anywhere in the United States. Write your desires and price you can pay. No find, no charge.
277 Dearborn St., Chicago, Ills.

BANK Advertising Copy prepared by an expert. Sample ads and valuable booklet sent free. Enclose clipping of present adv'mts.
ALBERT HANSON, Box 683, Montgomery, Ala.

to be productive. The Salt River Valley of Arizona and many parts of California are notable examples.

There can be no irrigation without water. The Government could not dig enough canals to accomplish what is wanted. Thus it happened that individuals went into the business of selling water, because it was a commodity with a price on it.

This business began with two or three men forming a company, building a series of canals and selling the water to farmers. The usual method of irrigating is by means of canals with many branches. But these original purveyors of water encountered many difficulties. For example, a farmer who owned one hundred acres of land sometimes only wanted to buy water for ten acres. The cost of building a ditch to water the ten acres was as great as that of a ditch for the whole farm. As a result, many of these original companies lost money and failed.

Then it was that the United States Government organized the work. In 1894 Congress passed what is known as the Carey act, which gave each arid State the right to select one million acres of land and control the irrigation and cultivation of it. Seven States have taken advantage of it. Wyoming has been the most active in this work. It is the successful carrying out of the provisions of the Carey act which has made possible the best class of irrigation bonds now on the market, because the issuance of these bonds has had the official sanction of both National and State Governments.

Any reputable company of business men or capitalists may take advantage of the act. What the company does is to sell what is known as water rights, which means water to irrigate farms. In order to furnish this water the company must dig canals, and, in order to dig the canals, it must have money. This is why it issues the bonds and uses the proceeds to build the canals.

The plan of organization is as follows. Under the Carey act the company, which is usually called an irrigation and land company, can go to the State Engineer of the State with arid land and ask him to segregate or set aside a tract of land for irrigation purposes. Usually this is from sixty thousand to one hundred thousand acres. The company agrees to build canals and maintain them for the farmers who settle in its territory. The State is willing to set aside this land, because it means the developing of hitherto useless land, the incoming of new people and an increase in the State's prosperity. The railroads, too, are willing to coöperate, because colonization benefits them. The land for irrigation is usually selected under the direction of the State land officers, but only land is taken which is in the vicinity of a large body of water. Application for this land must be filed with and approved by the Department of the Interior at Washington, which controls the public lands. When all these requirements are met the company may proceed to build its canals and dispose of the water rights.

Many safeguards are placed about the sale of these water rights and the land. No farmer can buy more than one hundred and sixty acres. This removes the element of land speculation. For the water rights the farmer pays thirty dollars an acre. The right is perpetual—that is, it does not expire—and no more money need be paid for this water right after the first payment. For the actual property the farmer pays the State fifty cents an acre. Thus the total cost of land and water rights is thirty dollars and fifty cents an acre. You cannot get the land without the water or the water without the land. It is not necessary to pay all the amount down. The farmer may make a cash payment of one-tenth and give his notes for the remainder to run over a period of years. The money for land and rights is not permitted to pass into the hands of the irrigation and land company until the company is ready to deliver the water. It is kept in the State treasury until this time arrives. This is another safeguard for the settler.

By the provisions of the Carey act, as soon as ninety per cent. of the land, adjacent and watered by the canals, is sold, the irrigation property passes into the hands of the farmers who bought the water rights. This is a new phase of coöperative ownership. Although four big canals have already been built in Wyoming under the law, not enough of the land has been sold in each to permit the carrying out of this provision.

The irrigation and land companies get purchasers for their water rights by advertising and running farmers' excursions. The railroads always give reduced rates. Some farmers in States like Illinois, where most of the farm land is under cultivation, have found it a good plan to buy water rights for their sons and start them in life in a new region.

Where and how do the bonds come in? You have already seen how a land and irrigation company may take advantage of the provisions of the Carey act and sell water rights. As soon as the land grant is approved the company issues bonds in denominations of five hundred dollars and one thousand dollars. They are issued like the bonds of any other industrial company, and bear the name of the company. As already explained, the proceeds of these bonds are used for canal construction.

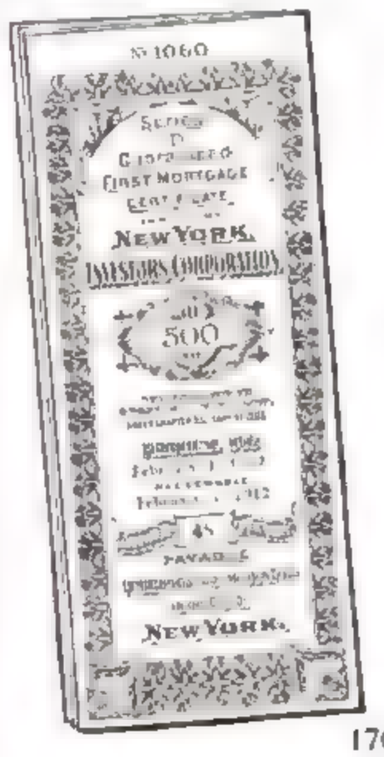
In most cases the bonds of a reputable company are underwritten or bought outright by some large banking or investment house in Chicago or New York and placed on the market. They usually sell at par, and since they are six per cent. bonds, the yield is six per cent. They seldom run for more than thirty years and are issued to retire serially. This means that a certain number are paid off every year. Some New York and Chicago banking firms make a specialty of handling high-class irrigation bonds. They make elaborate investigations of the property first. One of the important things for them to find out is that the proceeds of the sale of the bonds are used on actual canal construction.

The security behind these bonds is, first, the canals and irrigating machinery. In this respect the bonds constitute a first mortgage on the company's property. The second security is what may be called in simple terms the perpetual franchise of the company. This consists of the exclusive right to develop the country and sell water rights to the people farming on it. The profit to the irrigation and land company is the difference between the cost of building and operating the canals (which is obtained by the sale of bonds), and the money derived from the sale of water rights.

In buying irrigation bonds the purchaser should be careful to find out everything possible about the company. It should be a company which has taken advantage of the Carey act, first of all, and the proceeds of the sale of bonds must be used for the building of canals.

In addition to the bonds issued by irrigation and land companies there is still another kind of irrigation bond which is available for the average investor. These bonds are called municipal irrigation bonds, and are issued by districts in arid regions for the purpose of raising funds to increase their irrigation facilities. They bear the same relation to the district that a municipal bond does to a city, and the security is the same. Each is issued for the purpose of getting money to do a specific thing, and is secured, first, by the good name of the community, and, second, by the taxes. Municipal irrigation bonds are issued in the same way as the bonds of irrigation and land companies, and may usually be bought at par and yield about six per cent. They are issued serially, too.

The particular kind of irrigation bond for the average investor to avoid is that issued by an irresponsible company that has secured an option on land which is seldom, if ever, developed. There are many companies of this kind in existence. Sometimes they have grants of lands in Mexico. Therefore, in buying irrigation bonds, it is necessary to make a careful investigation and only buy through a house in whose integrity you have every confidence.



DO you care more for the interest on your money than for the principal?

You can get 6% or more for a while, but will you ever get the principal back?

The highest type of investment is a first mortgage on New York City real estate, guaranteed by the Bond and Mortgage Guarantee Company (capital and surplus, $5,500,000).

GUARANTEED FIRST MORTGAGE CERTIFICATES place this security at the disposal of all investors.

A descriptive booklet on request.

TITLE GUARANTEE AND TRUST Co

Capital and Surplus, $12,000,000.

176 BROADWAY NEW YORK CITY or 175 REMSEN ST. BROOKLYN

Railroad Bonds

We shall be glad to send you special circular describing twelve Railroad Bonds listed upon the New York Stock Exchange

We have arranged these bonds into four groups, beginning with those that are suitable investments for persons dependent upon income and concluding with semi speculative bonds. The high and low prices since January 1, 1906, are also given.

Write for Circular No 28

Spencer Trask & Co.

William and Pine Streets, New York.

75% PROTECTION

The additional 1½% and 2% which we pay on demand and time deposits, respectively, as compared with the rate paid by savings Banks, gives us a large capital to work with. We have a surplus of $1,000,000.00 reserved. Deposits with the Savings Bank are as secure, a protection has been provided for our depositors. Our entire assets is ample in its strength and safety as our 17 years of successful business proves. Write for booklet.

Georgia State Building and Loan Assn., Savannah, Ga.

5% ON DEMAND DEPOSITS 6% ON TIME DEPOSITS

Investment Securities Are Now Low

The best securities may now be bought at prices that give the buyer more than the normal rate of interest with an unusual chance for the principal to increase in value. This firm deals only in high grade securities and transacts commission orders on the New York and Boston Exchanges.

Send for our little book—How to Invest

ADAMS & COMPANY BANKERS

13 Congress Street, Boston, Mass.

FOR Careful Investors 5%

Your funds safely invested, with risks eliminated, in best class of New York and Suburban Real Estate and earning 5% yearly. Our business established over 15 years, conducted under supervision of New York Banking Department. Your money always on hand to use if desired and can be withdrawn on demand. Our interest paid through banks where you reside. Our references and how to secure them. Send for booklet. Assets $1,750,000. Write for particulars.

INDUSTRIAL SAVINGS & LOAN CO. NEW YORK CITY

Industrial Savings and Loan Co.

1 Times Bldg., Broadway, New York

Safety in Tax Bonds

Yielding 5% to 6%

Our list is large, including

$500 Drain Bonds of Worth and Harrison Co., Ia., Bates and Charlton Co., Mo

$100 $250 and $500 School Bonds of [illegible] Hot Springs Ark Matoaka Campbell Memphis Louisville Mass

Present [illegible] to offer them at remarkable bargains

We have customers in over twenty States all satisfied. Send to-day for our monthly list.

WM. R. COMPTON CO., 8 Wardell Bldg., Macon, Mo.

Earning Money

Any one—man, woman, boy, girl—can do it and no experience is necessary. THE LADIES' HOME JOURNAL and THE SATURDAY EVENING POST have made it sure. All you need is faith in yourself. If you think you're going to amount to something, write to

The Curtis Publishing Company Philadelphia

and get your start now.

6% BANKING BY MAIL

Our Certificates of Deposit secured by First mortgages on improved real estate offer the safest form of investment of funds, yielding 6% per annum. Write for booklet "S."

FIRST TRUST & SAVINGS BANK CAPITAL $100,000.00 BILLINGS, MONT.

6% And Safe

Your 6% interest [illegible]

Equitable Banking & Loan Co. Macon Ga.

CUBA

The Pearl of The Antilles

For handsome illustrated booklet, about La Grecia, the best and most successful American Colony on the Island, address

CUBAN LAND & STEAMSHIP CO.

32 B Broadway, New York

Financing An Enterprise

A practical book by Francis Cooper, telling how money is secured for enterprises. Capitalization, prospectus, methods of presenting, etc., discussed fully. The best successful system of promotion disclosed by [illegible] business men. 340 pages. Buckram binding, prepaid $4. Send for pamphlet and list of business books.

The Ronald Press, Rooms 29-31, 229 Broadway, N.Y.

6% CERTIFICATES OF DEPOSIT

The Secured Certificates of deposit issued by this bank are a safe form of investment for idle funds or money drawing less than 6%.

Write for Booklet "C"

SALT LAKE SECURITY & TRUST CO. SALT LAKE CITY

Pointer 1 The **Red Dwarf Ink Pencil** is the only SATISFACTORY fountain pencil that writes like a lead pencil.

Pointer 2 The **Red Dwarf Ink Pencil** is the only fountain pencil that is ABSOLUTELY LEAK PROOF and can BE SAFELY CARRIED IN ANY POSITION!

Pointer 3 The **Red Dwarf Ink Pencil** is the only fountain pencil that ALWAYS WRITES AT THE FIRST TOUCH.

Pointer 4 The **Red Dwarf Ink Pencil** is the only fountain pencil that is NOT AFFECTED BY THE ACIDS OF INK.

Pointer 5 The **Red Dwarf Ink Pencil** is the only fountain pencil really "FAST" and "SURE" enough for important quick writing for the home, business or professional men

Pointer 6 The **Red Dwarf Ink Pencil** is the only fountain pencil that ALWAYS MAKES PERFECT LEGIBLE CARBON COPIES.

Pointer 7 The **Red Dwarf Ink Pencil** is the only fountain pencil that is ABSOLUTELY GUARANTEED as to MATERIAL, CONSTRUCTION and OPERATION

Pointer 8 The "feeder" of the **Red Dwarf Pencil** is made of Platinum. The "writing point" is made of "Iridium" (the hardest known metal). The cap and body are made of Polished Red Vulcanite, and very attractive in appearance.

Pointer 9 The **Red Dwarf Ink Pencil** is perfectly simple; nothing to get clogged, lost, broken or out of order.

Pointer 10 The **Red Dwarf Ink Pencil** is made in two sizes: Number 1 (4½ inches long) and Number 2 (5¾ inches long). Can be carried in purse or bag, and is therefore especially suitable for use by women and children.

EITHER SIZE RETAILS FOR $2.50

RED DWARF INK PENCILS can be obtained at all leading stationers or direct from

D. WOOD & CO.

Sole Agents for the United States, Canada, Mexico and Cuba.

90 West B'way, New York

BEWARE OF IMITATIONS

CAUTION:—The enormous success of the Red Dwarf Ink Pencil has induced unscrupulous dealers in the United States, Canada and Mexico to offer [illegible] as genuine Red Dwarf Ink Pencils. For your protection against these imitations we guarantee only those pencils you buy direct from us or our agents. Imported Red Dwarf Ink Pencils are sold by D. Wood & Co., New York, at same as pen illustration above.

YOUR HOME

PRACTICALLY the first question to be met by the maker of a home is that basic and primary one of what kind of home to have. That is to say, it must not only be decided whether the house is to be of brick or of stone, of frame or of concrete, but, also, the size must be decided upon, and the general design.

Even if one is looking for a home already built and ready to be moved into, there should be a very clear idea as to design and size and other requirements. If one is looking for an old house, which is to be altered and repaired and restored, there will be still other requirements, for the fact that one is looking for an old house presupposes the desire for some special style. But if one is to build his own house there should be a preliminary establishment of ideas concerning practically everything.

It is really pitiful to find a man paying money for a house in regard to the building of which he has no voice. He should, first of all, acquire an opinion, an intelligent opinion; and then he should hold firmly to it

This is not to say that he ought not to listen to architects. He should. It may well be that his own time is so occupied or that his skill in the planning of details is so slight that it will be highly advisable to put the greater part of the responsibility directly upon architect and builder. It may even be well to trust to one of these men, if of competent skill and good reputation, who will agree to furnish everything in connection with the house, from foundation to rooftree. Mark Twain was recently reported as saying, in regard to a new house which he was having built in Connecticut, that he did not wish to see it until it was not only built, but furnished, and had its fires lighted and a couple of cats purring in front of the blaze. And that, allowing for a degree of humorous exaggeration, is what is best for certain people. For them, let contractor and architect do it all. But, even with them, there should be absolute knowledge of the result that is to be achieved. If Mark Twain did not care to have what might, for him, being advanced in years, be the physical weariness of watching the progress of building operations, he none the less knew precisely what kind of house (an Italian villa, it was) he was to step into.

But, for most people, what keen pleasure there is in witnessing the erection of one's own house! Hawthorne has written of the joy that comes from watching the growth of vegetables that one has himself planted; but there is a deeper and finer joy in watching the growth of a house that one has himself planned and whose style and design are representative of his own dear aspirations. And how pleasantly and eagerly it occupies the mind! As we write this, there comes the thought of a friend who is at present building, and who is planning and thinking and watching as he builds, and who cannot enter a friend's house without finding himself, before long, pacing off and noting down the dimensions of any room whose proportions please or displease him, and measuring ceiling heights in cane-lengths, and thus learning by practical observation what to follow and what to avoid.

The House Without Stairs

First of all, you gain a home as a place of shelter. The homing instinct is as old as the world and is common to all creation. The universality of the instinctive longing for a home is really extraordinary. And, of course, if one's home gives shelter and seclusion the primary need is filled. "I can tell why a snail has a house. Why, to put his head in." And it was to the houseless Lear that this was said.

And, first of all, do not permit in yourself the growth of any idea that you are going to make a house that will be a work of "art." No word is more misused, misapplied and perverted than this word "art." Really, it is best to let "art" alone. Do not think of it, when planning and building and outfitting a house; think only of grace and propriety and beauty, of dignity and proportion and charm; and you will find that art, in its highest and best sense, has been added unto you.

Under any circumstances, you will need an architect. But do not let him control and overawe you, as the architect overawed Silas Lapham. But, at the same time, be also different from Silas Lapham in having an intelligent knowledge of your own needs.

While having an opinion of your own — for a house built in accordance with your own ideas is the only kind that can in any sense be representative of you—do not be so ill-judged as a man of Minneapolis, of whom we know, who, on leaving for Europe, handed a set of drawings of his own making to the builder who, during his absence, was to put up a new house.

"But——" began the builder, looking over the plans with a puzzled air

"Not a word!" said the other. "Just do these plans as I have them, or don't do them at all!"

"All right," said the other submissively; and, when the rich man returned from Europe, it was to find his new house built precisely as he had planned it – and without any stairway!

The Stuff and the Style

There is a long distance between arbitrariness like this and docility such as makes a man, with his architect, like clay in the hands of the potter. Let the architect do for you what you cannot so well do for yourself, but do not let him control in matters which affect your vital personality. It cannot be too often repeated, it cannot be too often urged, that your own home should be representative of the best and finest that is in you. But, to make it represent the best and finest, you must heedfully study the best models; you must ground yourself well in knowledge of what is becoming and beautiful. If you find that you do not, for example, see what it is that makes some particular building stand through the centuries as a type of beauty then study and ponder in a sincere effort to see it. If it is with intelligence and knowledge that you take up with your architect the subject of building he will himself be better pleased, for he will know that his work will be appreciated.

As to stone or brick, concrete or wood, the matter of expense will in most cases govern, and it may be said in a general way that expense will follow in the order just set down; but there are so many possible variants in the problem that no set rule can be made. In some parts of the country wood is cheap; in other parts it is extremely dear. The prices of stone and brick also vary greatly, and with these materials, as well as with wood, there is a very considerable range of kinds and qualities, and therefore of price. Concrete, which is coming to be largely used in building operations, is not altogether a cheap material, and it is liable to give homely results, if wrongly treated; but it has proved so successful in many cases that it has become a factor to be definitely reckoned with, and its use is certain to increase.

Build for the region in which your house is to be placed. The American, fresh from a home of coziness, is at first amazed by the lofty rooms and scant furniture of the homes of Italy—treated thus on account of the warmth of the climate. Europeans, in the course of centuries, have come so to learn this principle that there are distinctive climatic differences in addition to differences that come from race.

It is a mistake, unless for some special cause, to try to copy absolutely some French, Italian or English house. Think that you are to build a good, fine-looking American house; and, even if you put into it marked characteristics of some great style, or if you largely follow the design of some special European house, always remember that you are building a house for America, and that a different environment is almost sure to necessitate some variety in treatment.

Strictly speaking, perhaps, there is no style of architecture that may with perfect justice be termed American. All we have, except the log cabin, is importation and adaptation. And we may with just as much propriety take English, French, Italian and German ideas in architecture as we accept English, French, Italians and Germans as citizens.

The mullion windows of the Tudors are a charm and are beginning to be more and more used. The Tudor roofs of slate and tile, especially on houses of stone, and the

The first Derby made in America was a

C & K

Hats for Men

KNAPP-FELT DeLuxe hats are the finest which fifty years' experience in making good hats can produce.

The satisfaction of wearing the best, the advantage of a sufficient variety of smart shapes from which to select a properly becoming style and the economy of buying a hat which retains its original beauty longer than any other, are points appreciated by discriminating men—those for whom the best are none too good. Knapp-Felt DeLuxe hats are Six Dollars—Knapp-Felts are Four Dollars, everywhere.

WRITE FOR THE HATMAN

THE CROFUT & KNAPP CO.

840 Broadway, New York

THIN MODEL WATCH

The Timepiece of Tomorrow

for well dressed men, is the new style thin model watch [illegible] that fits in pocket and is specially adapted for wear with the fashionable [illegible]

We are manufacturer's brokers, and sell the newest, thinnest [illegible] direct to wearer at wholesale prices. Watch [illegible] movement, 20 yr. gold filled case, [illegible] Retail value $10 to $12 **$6.85**

[illegible] Send for free booklet of [illegible]

[illegible] high grade in appearance and quality, and will [illegible] the [illegible]

[illegible] for [illegible] years

If [illegible] any particular return it and money will be refunded without delay. And 10 cts [illegible] [illegible] watch [illegible] in regular [illegible]

[illegible] thin model watch [illegible] 25 yr. case $14.75

Write for Watch Booklet B

HUNT & McCREE Manufacturer's Brokers 160 Nassau St., New York

management of timbers with plastered surfaces between, which have been adapted from the old English timbered houses, are a delight.

The charm and grace of some French houses may be transplanted with much effectiveness; the straight fronts and broad eaves of the Florentines are used by many, and admirably so, in particular, in the warmer regions; and fine Italian effects are still more often gained in pergolas and other garden architecture. In many a place there may be used with advantage ideas from such charming ancient houses as those of Nuremberg. And it is from Holland, too, that we get corbeled roofs and other admirable roof and cornice lines.

Build for Your Needs

Architectural development is apt to follow lines of evolution from the needs of a people. For example, those who first came to America from Europe were accustomed at home to roofs of slate or thatch or tile, or, with larger and more pretentious buildings, roofs of stone. Here, for quite a while, there was neither opportunity nor inclination to seek for slate quarries; there was practically no straw for thatch, as at first no thatch-making material was grown; there was no time to begin baking tile; the houses, even of the rich and prominent, were of frame and therefore could bear no roofs of stone; and so there was, for a time, the universal use of shingles, following the idea of the bark roofs of the Indian huts. Even yet, the shingle roof is the typical roof of America, although tile and slate have now come to be widely used

There is a definite type, of old-fashioned style, that may, after all, be called American—it is the American adaptation of the early Georgian and gives us our best type of what is termed Colonial. Not so heavy in effect as the English from which it is modeled, not so large, and often with a gambrel roof, it is a most delightful and satisfactory type.

What are known as "Queen Anne" houses, put upon the market by architects who ought to have known better, have, most of them, very little to do with anything of Queen Anne's The original idea was to adapt the designs of some of the most delightful English cottages, such as one sees in Surrey and Kent; cottages with delectable windows and roofs and general lines. But the greater part of what little similarity there was to the originals vanished in the flood of so-called "Queen Anne" houses which were of scroll-saw woodwork; things unbeautiful and without joy forever.

There is a type of American house which, although not to be assigned to any of the classes, Georgian, Tudor, Queen Anne, French, Italian, is a really delightful thing—a house of cozy comfort, of good looks and proportions, of breezy, broad-minded Americanism; a development of our own soil and highly admirable. There are great numbers of such houses, fine in appearance and thoroughly comfortable and desirable. Improvements along this thoroughly American line will always be seen with pleasure, even by those whose individual taste may lean toward some long-established type.

A house of absolute beauty will be deemed beautiful in any age. The time will never come when the Château of Blois, for example, will be deemed otherwise than a marvel of beauty. And yet, it would not do, except in rare combination of location and wealth, to imitate that building. This fittingness of things must always be considered. And to copy correctly is so difficult as to be practically impossible. With houses, as with furniture, the finer lines are seldom, except with greatest care and heedfulness, successfully followed.

No Forts Wanted Here

And there are some things whose copying should never be attempted. Nothing could be more absurd than to place on an American street or an American country road or beside an American lake a copy of a mediæval castle. For castles were built primarily for defense, and for defense against steel-clad warriors; and it is therefore ridiculous to put up castle-like structures. Add to this that castle copies, when attempted, are almost always grotesquely inadequate in appearance, with towers and battlements like the light that never was on sea or land, and the incongruity will be still further apparent "Great in saving common-sense, and in simplicity sublime," is, after all, a good idea to follow.

Aim always to fit the house to the location. If you wish a style that is fit for a hilltop don't build it on a plain. If you wish a house for the waterside, don't put it on a village street. Don't build a city type of house on a country road; and contrariwise, don't build a country house in a city. Few things are more attractive than to find, tucked away in the heart of a crowded city, a charming old-fashioned country house, bowered amid vines and trees; but it is precisely because it grew there naturally, so to speak; precisely because it fitted its environment when constructed, that it looks well there. To build such a house artificially would be incongruous. And as to the city house in the country—well, we remember, as a striking example, a really fine square-front stone house, with basement kitchen and dining-room, and a flight of outside stone steps leading to the front door; it stands at a country crossroads, and is eminently out of place there.

And, analyzing your impressions, you will see, in the first place, that no house should be built, in the country, with such space-saving devices as basement dining-room and kitchen. Altogether, the entire design is unfitting; it is as incongruous as the sight of a man with a silk hat walking in the woods

Whatever type of house you decide upon, after study and thought and the reckoning of financial possibilities, begin at once! Build carefully, heedful of everything! Let your house—it cannot too often be said—be representative of the best that is in you. At the least, it may be for years and, so far as you and your grandchildren are concerned, it may be forever, that the house is to stand.

But, if you are some day compelled to the belief that your house has been wrongly built; if the neighborhood has sadly depreciated or your taste has markedly improved; if what you once loved you now dislike—do not hesitate to change, no matter what the expense.

Be Sure the Nest is Rightly Placed

Before us lies a book by one of the most famous of English authors, Eden Phillpotts, in which he freely tells the public of his own house. It is, he says, "hideous without ceasing, from doorstep to chimney." All he tries to do is to cover it completely with vines to hide it. Nor is it in a pleasant neighborhood. "My hideous house is one of similar hundreds," he writes. He roundly abuses the people who throng the streets. Yet, with that strange inertia often seen in people who have bought an ugly place and have come to realize its ugliness, he expects to continue to live there

With such a house, and such an opinion of it, a man of intelligence ought to get away from it within a month, at the furthest. Nothing but absolute and unqualified necessity can justify any man in destroying one of the finest possibilities of his nature by living amid surroundings which he acknowledges to be utterly disagreeable.

Well, when ready to begin building, feeling like a couple of sparrows with twigs in their mouths, be sure that your nest is rightly placed; and, as to design, remember that Nature has given the sparrows a distinct advantage. They build admirably from instinct. We build admirably only from education and acquired taste. Therefore let us study to acquire the needful knowledge and taste.

Home-making is a thing so admirable; it is so fine and ennobling, that a home-making, home-building people may be depended upon to defend their liberties, their land, their hearthstones, all that is best and most important, better than a people crowded heterogeneously into characterless flats.

Somehow, at this thought, there comes the memory of that fine, old German mediæval house above whose door, in ancient lettering, is the sturdy invocation to guard both house and nation .

German house—German land—
God shelter you with stronger hand.

Isn't that good and brave and sensible? Isn't the association of a home and a country good for all Americans?

Plymouth Furs

Fur Essentials

LOOKS and Wear are the Characteristics of Plymouth Fur Garments.

Modish Styles, Fur that won't lose its lustre—Fur Brilliancy and Thickness that remain for years despite the most strenuous wear—are in each Garment bearing the label—Plymouth Furs.

For the Fur that is used in Plymouth Fur Garments is selected Fur—from the famous Fur Markets of the World—London, Nijni-Novgorod, Berlin, and from the Great Northwest of America.

—And the most recent European Styles are carefully observed and followed. Plymouth Furs are Fur Standard, recognized the World over.

Automobile Mackinaw Coat made with Storm Collar and Muskrat Sides, as sketched, right

Send for our handsome Fur Style Book—illustrated with Photogravures—we send it free on request. Write today Address

PLYMOUTH FUR COMPANY

ESTABLISHED 1882

DEALERS IN HIGH GRADE FURS

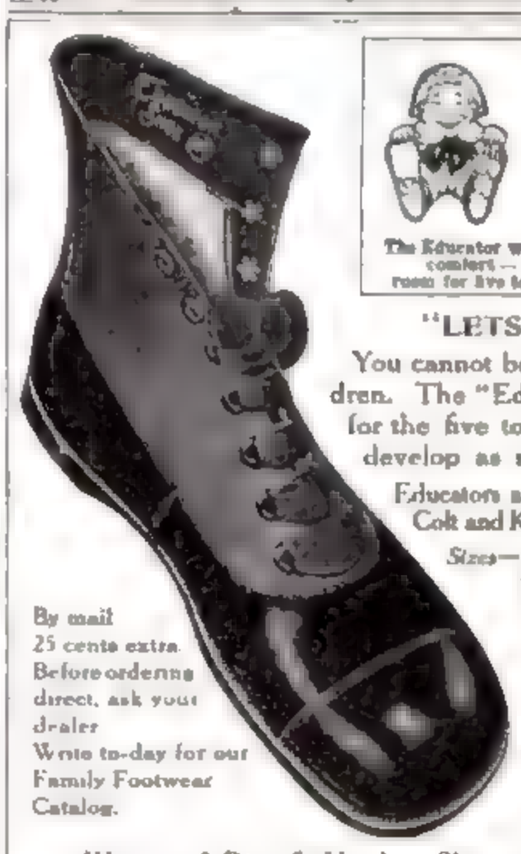
Minneapolis Nicollet Avenue & Sixth Street. Minn.

Including the Fur Sections of "The Plymouth," Minneapolis and St. Paul

REFERENCES Any National Bank in Minneapolis or St. Paul

Automobile Furs

We have a special department for the making of Modish Automobile Garments in Furs for Men, Women and Children from $5 to $5 and Themost recent European Styles strictly adhered to—selected Furs employed. Full description of these Garments are included in our regular Style Book—sent free on request—address herewith



By mail 25 cents extra. Before ordering direct, ask your dealer Write to-day for our Family Footwear Catalog.

EDUCATOR SHOE

The Educator way: comfort—room for five toes.

Registered trade-mark stamped on the sole

The wrong way: discomfort, pinched toes.

"LETS THE FOOT GROW AS IT SHOULD"

You cannot be too careful in the selection of shoes for the children. The "Educator" is made on a last giving plenty of room for the five toes, allowing the bones and muscles to grow and develop as nature intended

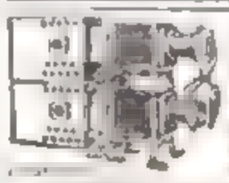
Educators are made for men and women as well. In Dull Calf, Patent Colt and Kid. None genuine unless stamped "Educator" on the sole.

Sizes—Infants'	5 to 8	$1 50	Boys'	1 to 5	$2 50
Child's	8½ to 11	1 75	Women's	2½ to 7	4 00
Misses'	11½ to 2	2.25	Men's	6 to 11	$4 and $5
			Girls'	2½ to 6	$2.50

RICE & HUTCHINS
WORLD SHOEMAKERS
FOR THE WHOLE FAMILY

Dept. A, 10 and 12 High Street, Boston, Mass.

Wearers of Rice & Hutchins Shoes are comfortably, tastefully and economically shod



Stereopticon and Moving Picture Outfits Pay Big Money Finest collec-

McALLISTER MFG. OPTICIANS, Dept. 5, 49 Nassau St., New York

10 Gillette Blades 25c.

Send 10 dull blades with 25 cents. 2c each for extra blades. We restore fine, keen edge better than new. Your own blades back in neat mailing case.

Chemical Steel Co., 7 W. Madison St., Chicago

ORIENT CLARK'S TENTH ANNUAL CRUISE. February 6, '08, 70 days, by specially chartered S S Arabic 16,000 tons 3 TOURS ROUND THE WORLD.

FRANK C. CLARK, Times Building, New York

The Pathfinder

THE NATIONAL NEWS REVIEW

The Pathfinder Wash. D. C.

Toast and Tea

You Can Make

TOAST

on a Gas Range—Gasoline or Oil Stove better than it can be made on a coal stove if you use

The Vulcan Toaster.

THE VULCAN

OUR BROAD GUARANTEE

Our Booklet on Toast is Yours for the Asking

WM. M. CRANE COMPANY,
1130 Broadway, New York

Largest Manufacturers of Gas Appliances in the World

FRENCH—GERMAN—SPANISH—ITALIAN

Spoken, Taught and Mastered by the

LANGUAGE PHONE METHOD

Combined with The Rosenthal Common Sense Method of Practical Linguistry

The Latest and Best Work of Dr Richard S Rosenthal

Send for testimonials, booklet and letter

THE LANGUAGE-PHONE METHOD
963 Metropolis Bldg., Broadway and 16th St., New York

Are Your Diamonds Secure?

Arch Crown Setting

"Precious Stones and Their Care"

Lincoln Grant Franklin

John Paul Jones. Their lives, speeches, acts and letters in four books, printed on heavy egg shell paper

20c for set of four Delivered

The Book Co 1051 Niagara St. Buffalo, N Y

PATENTS SECURED OR FEE RETURNED

Free report as to Patentability. Illustrated Guide Book, and List of Inventions Wanted, sent free.
EVANS, WILKENS & CO., WASHINGTON, D. C.

LITERARY FOLK

THEIR WAYS AND THEIR WORK

Howard Pyle's Curious Fad

HOWARD PYLE, the artist-author, has one of the most unusual of fads. It is the collection of hats. He has more than a hundred headpieces, representing many different periods of history. The most picturesque feature of the hat collection is that made up of pirates' headgear. For years the subject of pirates has fascinated Mr. Pyle. He has given special attention to the study of them, and, particularly, of those who infested the American Coast, the Caribbean Sea and the Gulf of Mexico.

Mr. Pyle lives in a large old home at Wilmington, Delaware, where he not only keeps his hat collection, but, also, a small-sized armory of weapons; for no pirate fad could be complete without long, sharp knives and fierce pistols. He has also collected a rare group of prints and books relating to the "roaring bullies" of the deep. The influence of this enthusiasm is apparent in some of his recent pictures.

Forman the Globe-Trotter

JUSTUS MILES FORMAN has returned to the United States after a trip to the Black Sea and the Adriatic. He is, perhaps, the most strenuous traveler of all the young figures in American fiction. The only parts of the world that have escaped him so far are the Arctic regions and the Congo. Since he believes in trusts, and will, therefore, not disturb Commander Peary's monopoly of the North Pole, there remains but one unconquered field for him. He believes that the best way to write is to write when you are in the mood, no matter if it is on an ocean liner, a New York hotel or the top of a mountain. As a result, his books have been written all around the world.

Forman has had a very interesting career. He was born in the Genesee Valley, in New York, was raised in Minneapolis, studied at Yale, tried art in Paris and then became an author. He is still under thirty-five. He made his first popular success with a book called Journeys End. It was a "lady or tiger" story—that is, with a problematical ending. The hero really loved two women, one of them an English aristocrat and the other a lovely American actress who had scored a hit in his first play. When people ask him which girl the hero married, Forman says: "I don't know. Take your choice."

A Literary Duet

BOOTH TARKINGTON and Harry Leon Wilson are the Damon and Pythias of the present-day literary game. They recently returned to the United States after a two years' stay abroad. They did for the classic island of Capri what a certain beverage did for the city of Milwaukee; in other words, they have made it famous, but as a literary centre. In fact, some one accused them the other day of having Indianapolised it.

For a year Tarkington and Wilson occupied the villa owned and occupied for a long time by Elihu Vedder, the artist. It is set on a high eminence overlooking the sea, where, as Tarkington described it, "You have a continuous grandstand seat for all eruptions of Vesuvius."

It was here that Wilson wrote his new novel, Ewing's Wife, and it was here that Tarkington and Wilson planned their new play, The Man from Home.

The Vedder villa, during the occupancy of the literary pair, became a famous stopping-off place for all wandering American writers. It was difficult to resist its allurements. James Barnes, for example, once came expecting to spend the night and he remained a month.

An amusing thing happened during the first night the villa was occupied by Tarkington and Wilson. It appears that Tarkington had been all over the premises, but Wilson had not. The main entrance to the house is exactly one hundred and twenty-nine stone steps up the side of the mountain.

Wilson went down to the village to see some English friends off and did not get back until after nightfall. He lost his way and couldn't find the steps. After trying in vain to rouse some one he sat down on a rock and went to sleep. The next morning he discovered that he had spent the night on his own doorstep.

Booth Tarkington and Mr. Wilson will return to Paris during the winter. Each has an apartment there and expects to remain over for another year.

The Great Pie Incident

REX BEACH has left the long Klondike trail and staked out a claim in a big New York apartment house which he expects to call home for some time. He says that it is harder to find the janitor than it was to locate gold nuggets far up in the frozen and unfriendly North

For picturesqueness and variety of experience Beach holds nearly all the records. He has worked, written and adventured all the way from Florida to the Arctic Circle. His first ambition was to be a lawyer. That was while he was living in Chicago. He was big, strong and athletic. He wanted to be a member of the Chicago Athletic Club and, since he had no money, he had to get in by being an athletic member He made its famous championship football team. He got in on his muscle, for he did not know a pass from a tackle.

When the first Klondike gold find set the country afire with gold fever he went to Alaska on three days' notice. It was while on this first trip that the great pie incident occurred, and this is the story of it:

All that winter Beach had shivered, worked and fed on hard tack and bacon at his claim near Rampart City. In the little town near by was a store kept by a thrifty New Englander who made pies out of near-evaporated peaches and charged $1 apiece in gold dust for them. Beach's funds had dwindled down to $6, but he had a great yearning for pie. Once every week he walked twelve miles to the town to look at them. Finally he plunged and bought one. It cost $1.25 in gold dust. It was his undoing, for he bought another the next week, and finally used up all his wealth on pies, getting four. One day it was discovered that the New England pie-maker had a pair of false scales. When the miners learned that they had been buncoed out of pies they raided the place, and Beach was among those present. He was two pies short himself.

During that same bitter winter of discontent occurred the prize hard-luck story in Beach's life. It had been desperately cold and food was as scarce as gold and harder to get. The claim was fizzling out. A report got started in camp that everybody down the Yukon River was getting rich selling firewood to the steamers that were coming up in droves from the States crowded with gold-seekers.

"Me for the tall timber!" said Beach, and, with two college men, he set out to chop wood. For nearly a month they chopped wood, dreaming of the wealth it would bring them because it had been reported that the price being paid by the boat captains was $40 a cord. Finally, when they had become bruised, ragged and had used up almost the last of their rations, they heard the toot of a steamboat whistle and it thrilled them with gladness. Soon a boat hove into sight and the captain megaphoned ashore: "How much for your wood?"

"Forty dollars a cord," replied Beach, who already saw juicy steaks and good clothes. With a jeering laugh the captain rang the bell, and the boat steamed away.

Beach and his mates almost collapsed. Their price was too high. "We'll get the next one," he said. The following day another steamer came along; once more the captain megaphoned, but this time Beach made the price $30. Again the captain jeered and rang for full steam ahead. Beach was desperate. He kept on reducing the price to the passing captains until it was down to $10 a cord, when he sold out. To add indignity to disappointment, he had to help carry it aboard.

Beach is one of the few novelists who use a phonograph in their work. His plan is to write out a story by longhand; then dictate it into the machine and have a

Oriental Wonderlands

reached comfortably and quickly by the magnificent steamship "Moltke" on her

Grand Midwinter Cruise

From New York, Jan. 29, 1908

Calling at 23 ports along the Mediterranean, Egypt and the Holy Land, allowing ample time at each port for inland tours

Cruise lasts 79 days and costs from $300 upward, including stateroom accommodations and meals

Also cruises and tours to the Adriatic and Mediterranean Seas, the West Indies, the Spanish Main, Panama Canal, Bermuda, etc.

Write for illustrated booklet, mentioning this magazine.

HAMBURG-AMERICAN LINE

35 37 Broadway, New York

Philadelphia Chicago Boston
San Francisco St. Louis

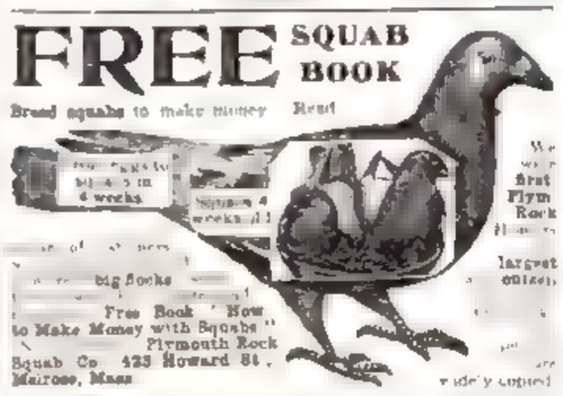
GOKEY'S HAND MADE STORM SHOE

Sporting and Surveyor's Boots

From $3 50 up. delivered prepaid

WM N GOKEY SHOE CO
10th Street
Jamestown N Y

FREE SQUAB BOOK



Free Book "How to Make Money with Squabs"
Plymouth Rock Squab Co 123 Howard St., Melrose, Mass

50 CALLING CARDS (INCLUDING ENGRAVED PLATE) $1.00

HOSKINS

Always address Room 205

904-908 Chestnut Street
PHILADELPHIA

stenographer take the story on a typewriter from the records. In this way the author gets the effect of the written words as they are spoken.

Incidentally it might be remarked that Beach made a sure-enough big gold strike near Nome on his last expedition to Alaska. Not long ago he refused a small fortune for a half-interest in the mine.

When Poetry Pays

BEING a poet, Madison Cawein presents a very prosaic exterior. This is probably due to the same psychological reason that makes all humorists look sad. Incidentally, Cawein holds the world's poetic record for prosaic starts of an artistic career, because the first job he had in his native town of Louisville, after his graduation from the high school, was as clerk in a pool-room.

Cawein, unlike many of his fellow-Kentuckians who have achieved success in letters, has preferred to remain at home. He owns a house in Louisville, where he does the greater part of his work. There is none of the usual "fine frenzy," associated in the popular mind with the creation of poetry, about Cawein's inspiration. He writes verse in the same methodical fashion that some of his colleagues write fiction.

Another Literary Pair

SAMUEL HOPKINS ADAMS is one of that group of "human document" historians who occasionally break into fiction. He has been spending the summer at his cottage at Lake Owasco, up in New York State, putting the finishing touches to a novel of adventure.

Adams belongs to what has been called the fiction school of the New York Sun. This does not mean that he and his fellow-writers got their imaginative training by writing fiction for facts while contributing to the columns of that newspaper, but because it produced a notable group of young men who made good at the game of book-writing. The period of their activity on the Sun extended from 1887 to 1897. The list includes David Graham Phillips, Samuel Hopkins Adams, E. W. Townsend, John R. Spears, Oscar King Davis, Julian Ralph and Rudolph Block (Bruno Lessing). Others in the group were Robert S. Yard, now a publisher, and H. J. Chamberlain, who is principal correspondent of the Sun in London.

A great many people have wondered how Adams and Stewart Edward White ever hitched up so that they wrote The Mystery. It really happened in a very informal way at lunch at The Players, in New York. Adams in a friendly way began to tease White about one of his stories. He said: "What you need is a collaborator."

"All right," replied White. "Will you be it?"

In less than an hour they had got together and roughly planned the story.

The Barrenness of Luxury

LUXURIOUS surroundings do not always make for literary inspiration and productiveness, as the recent case of Richard Walton Tully, the playwright, shows. After struggling for about six years, during which time he made the acquaintance of various hall bedrooms and other necessary first steps to literary fame, Tully "arrived" by scoring a big hit with The Rose of the Rancho. Then checks for royalties came in and the world beamed with plenty.

"Now," said Tully, "I will go to some beautiful sea-swept island where, in a vineclad villa, I will live in luxury, and I will do real work."

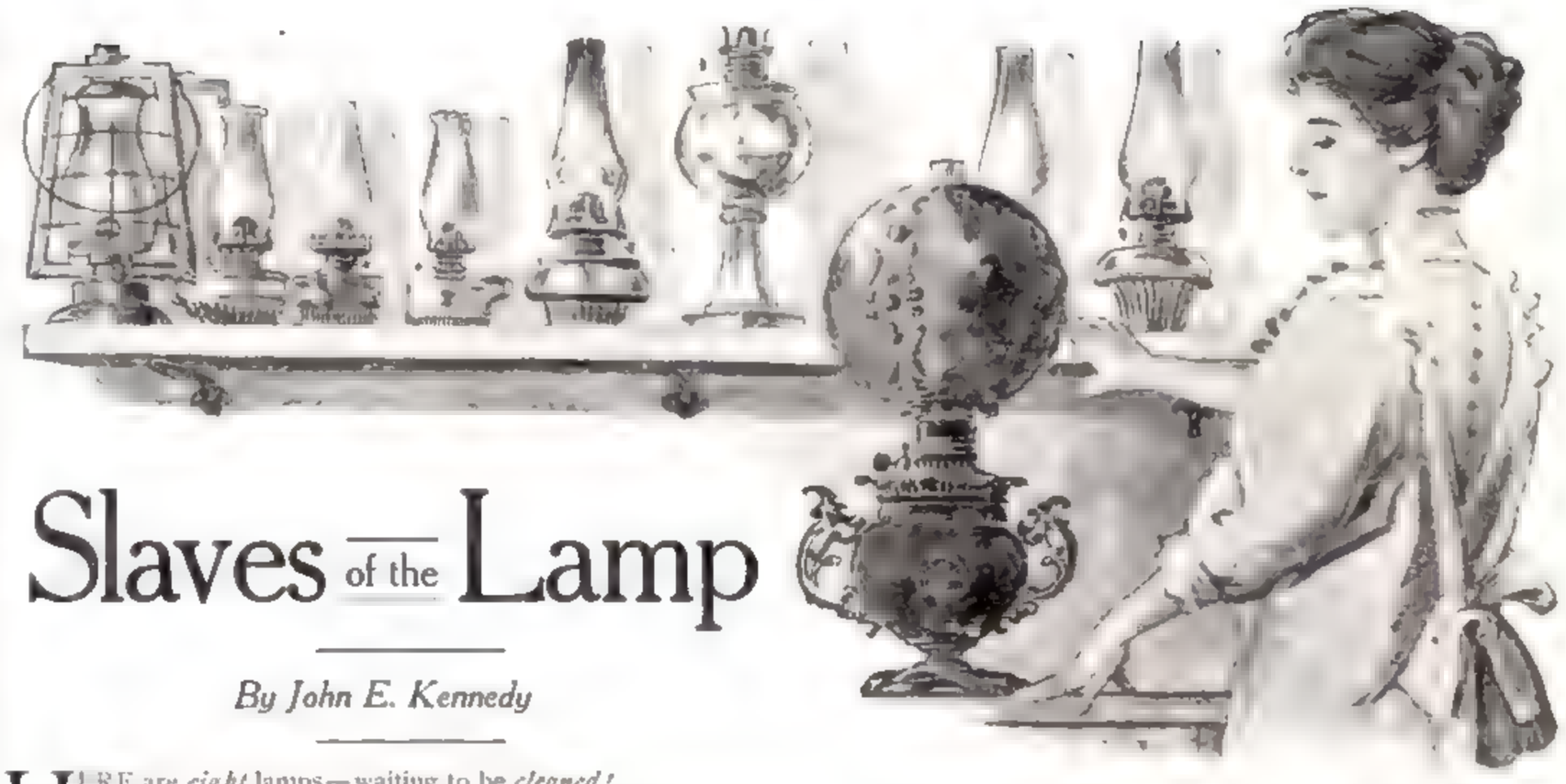
So he went to Capri. He leased a fine old villa where he could sit on the terrace and see the moonlight on the shimmering sea. He remained in Capri a year. When he returned to New York one of his old friends came to see him.

"Let me show you some of the costumes I wore over there," said Tully. The gorgeous raiment was produced.

"Here," continued the playwright, "is a picture of the villa where I lived, with some of the servants standing outside."

"Lovely," replied the friend. "But where is that play you were going to write?"

Tully looked abashed. Then he said: "Bill, I didn't write a line over there. I simply couldn't. I am going to rent a hall bedroom now and do some work."



Slaves of the Lamp

By John E. Kennedy

HERE are *eight* lamps—waiting to be *cleaned!*

They are Parlor Lamp; Dining Room Lamp; Upstairs Hall Lamp; Kitchen Bracket Lamp; and three Bedroom Hand Lamps

Beside all these there is the Lantern, maybe.

Consider, for a minute, what *unpleasant* work these lamps call for, *365 days in the year.*

1st —Collecting them and carrying them to the kitchen.

2nd —Taking off shades and chimneys carefully.

3rd —Scrubbing off soot from awkward inside of each chimney.

4th —Careful snuffing, and level trimming, of dirty wicks.

5th —Unscrewing of every burner or cap to let in Kerosene.

6th.—Filling bowl of each Lamp with Kerosene.

7th.—Screwing on burners or caps again after filling.

8th.—Wiping off dirty old flies and Kerosene from bowl and stand of every individual lamp in the eight

9th —Screwing on cover of Kerosene Can and carrying it out to safe place in cellar or shed

10th.—Putting on Chimneys of every single Lamp.

11th.—Carrying *each* Lamp back to its particular bracket or place, in the *eight* different parts of the house, and putting on shades.

12th.—Cleaning up table, storing away filthy old Kerosene cloths, and *trying* to wash from hands and clothes "the Smell that *won't* come off"

• • •

Think of all *that!*

Ninety-six different processes to go through,—while the stale Kerosene disgusts, soils, and sickens.

And *this* must be done *365 days* in *every* year, wherever Kerosene Lamps are used for lighting.

Get on your thinking cap, madam!

What does all this everlasting *daily* Lamp Slavery cost?

—In time, comfort, appetite, health, and the days' happiness—what *does* it cost those who live in country homes?

Would any sane person choose to do that *kind* of work, year in and year out, for 2 cents per lamp, if they could avoid it?

Well,—2 cents per lamp means 16 cents per day, *exclusive* of breakages, new wicks, and waste of Kerosene.

Sixteen cents per day amounts to $58.40 per year, *without cost of Kerosene*

—Then the Soot and Smell,—the burning up of life-giving Oxygen in the Air;—the giving out of poisonous Carbonic Acid Gas from Lamps, to be breathed and rebreathed by children, parents and guests in the home.

Then the mean *yellow* Light, the clouding chimney, the unevenly charred and smoking wick which *will* go wrong when you most need good light.

All *this* because "Mother used Kerosene Lamps!

Why don't you *stop* it?

You may if you *will*—and save money.

How would you like to roll all these dirty disagreeable 96 processes-per-day into a *once-a-month* session of *fifteen* to thirty minutes?

Thirty *minutes* per month instead of 30 *hours* per month.

You *can* do it,—if you want to.

You can *dispense* with the Kerosene Lamps, and the dangerous Kerosene Can *forever* if you'll just *be modern* and use Acetylene Gaslight instead.

An up to date Acetylene Plant can now be completely installed in the average country home—ready to light up, in 2 days' time,—without injury to ceilings, floors or walls.

And when once installed it will give you the *same* amount of Light you now use for *one-third less* than regular Lamps will with Kerosene at 12 cents per gallon.

Your money back if *this* cannot be *proven* true to the letter. That's *modern* Acetylene.

• • •

No more Lamp-cleaning, filling, chimney-wiping, wick-trimming, breakages, soot nor smell of vile Kerosene.

Instead, Acetylene Light from permanent and handsome polished brass Brackets on the walls, and neat brass Chandeliers from the Ceilings—City-like, elegant, up to date, and out-of-the-way.

Can't tip over (like Kerosene lamps) where there are children—can't do anything but give you brilliant, beautiful, *white* Light, whenever you merely turn a tap on wall bracket or chandelier.

Acetylene Light which does *not* need mantles, wicks, nor chimneys

Acetylene Light—which is so pure,—so free from soot and color fog that you can distinguish pale blue, pale pink or pale yellow as clearly by it *at night* as you could in broad daylight.

Once a month the hired man must clean out, and refill, the Generator in the basement.

Takes him 15 minutes to 30 minutes to do it —if he isn't lazy—30 minutes per *month*.

"The cost of all this?" you ask.

So *small*, comparatively, that the Plant soon *pays for itself* through what you *save* on Labor, Chimneys, and on the difference between cost of Carbide and the cost of the Kerosene you are now using.

Shall we give you more *precise* figures about this Rural Gaslight—Acetylene?

Then write us to-day how *many* rooms you've got in house, or hotel, (or how large a store) to light so we can answer intelligently and to the point.

Address—Union Carbide Co.,—Postal Dept., 155 Michigan Ave., Chicago, Ill.

ACETYLENE

C. MASPERO'S
Pure Olive Oil

is the highest grade, the best, purest and finest flavored Olive Oil imported into this country. I am an expert in Olive Oils and I know all about them. I personally guarantee my Olive Oil to be the purest and best Olive Oil that money can buy.

Food and Drugs Act, Serial No. 5400 ... nal bottles. CANS ... $1.50. ½ gal. 85c

SPECIAL OFFER—To introduce Maspero's Pure Olive Oil I will send a full pint can to any address, EXPRESS PREPAID, on receipt of 60c

C. Maspero, Importer, Dept. S, 233 Greenwich St., N.Y.
(Pure Food Specialist) Est. 1867

COLT REVOLVERS

Past and Present

Have been in the Past
Are at the Present
Will be in the Future—

Standard of the Fire Arms World.

For the reason that they are manufactured for use

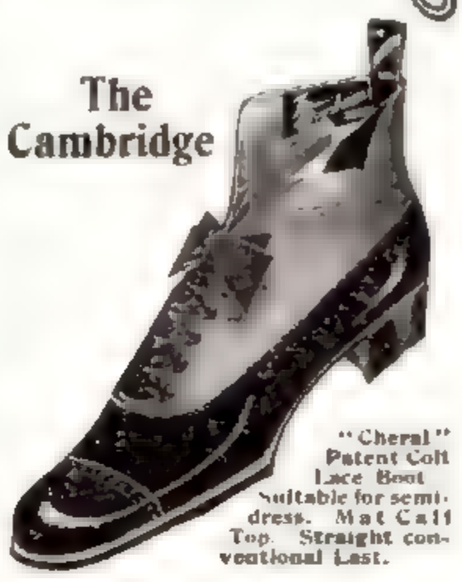
Catalog ... describes this and all other models. Mailed free on request

COLT'S PATENT FIREARMS MFG. CO.
HARTFORD, CONN. 15a Pall Mall, London, S.W.

The Florsheim SHOE

Look for Name in Strap

The Cambridge



"Cheral" Patent Colt Lace Boot suitable for semi-dress. Mat Calf Top. Straight conventional Last.

Quality in a Shoe is not mere "say so."

It's the result of materials and the way it's made.

Selected materials and expert workmanship are used in the Florsheim Shoe.

Style Book shows "a fit for every foot." Send for it. Most styles sell for $5 and $6.

Florsheim & Company
CHICAGO, U. S. A.

The Story of Banking by Mail

and the reasons why this favorably known savings bank pays

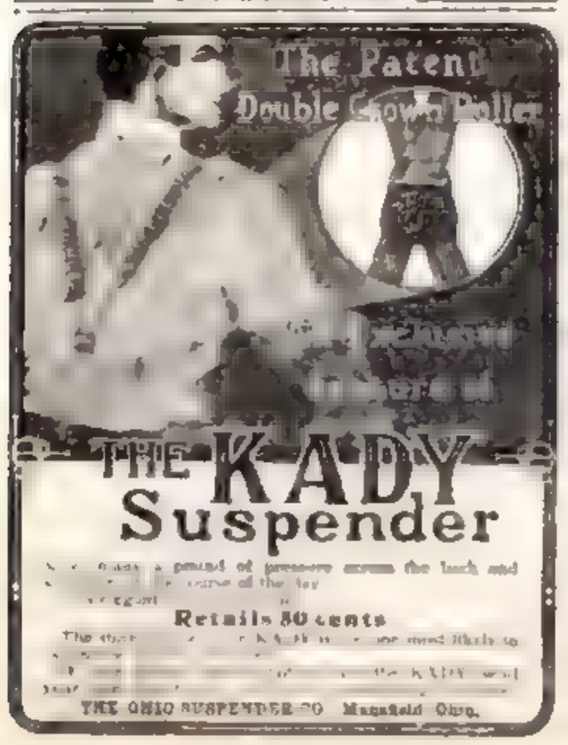
4 Per Cent Interest

are graphically told in a new book we have just published. It will be sent free to any one interested in this subject. Please ask for Book "A."

The Cleveland Trust Company

Capital, $2,500,000.00
Surplus, $2,500,000.00
Seventy-two Thousand Depositors.

CLEVELAND, OHIO



THE KADY Suspender

Retails 50 cents

THE OHIO SUSPENDER CO. Mansfield, Ohio.

Sense and Nonsense

When Darrow Said "Stet."

CLARENCE DARROW first won a national reputation as the advocate of the miners before the commission that settled the great anthracite coal strike. Then he came again in view of the whole public when he defended Haywood in last summer's sensational trial at Boise. But, in spite of all this, Darrow is a modest man, and does not even object to being told that he is not handsome. Only the other day he reluctantly permitted himself to be tempted into a photographer's and a week later was amazed at the proofs that were submitted to him. They were pictures of Darrow, there could be no doubt about that, but they were a decade and more younger than the Darrow of 1907. In fact, the sensitive "artist" had conscientiously worked out every one of the unusually deep lines that cut Darrow's face into furrows and lend it its appearance of strength.

The lawyer called upon that photographer.

"But why don't you like them?" asked the camera-man.

"Because they're not like me," was the answer. "You've taken out every line and wrinkle."

"Don't you think that improves you?"

Darrow frowned hard—and, when he really gives his mind to it, Darrow's frown is a terrible and wonderful thing.

"Young man," said he, "those lines represent toil. I worked hard on them. It took me just half a century to draw them, and now you want to rub them out in a day. Put 'em back, sir; put 'em back!"

Justice Green's 'Tater Vines

"IT WAS some years before Judge John H. Martin, now of the Oconee circuit, could take kindly to this story," said Prison Commissioner Thomas Eason, of Georgia, "but now he has learned to laugh when it is told.

"It was in the years when Judge Martin was a struggling but 'rising' young lawyer at the Georgia bar. He represented a client in what he felt was a case of great importance, brought in the court of Justice of the Peace Frank Green, a well-to-do Pulaski County farmer who did a little justice business on the side.

"John—he was just plain John in those days—fidgeted around mightily on his seat as he listened to his opponent's flights of eloquence, and it was plain he was thinking about what he was going to do to him in the concluding argument.

"The judge, too, had been doing some thinking. He had been looking frequently out the window at the clouds that were gathering ominously.

"'John,' said Justice Green, as the defendant's lawyer finished and the future judge arose with dignity—'John, do you see them clouds over yonder? Well, I've got to run over home and get out my 'tater vines before it rains. But you jes' go ahead and make your speech, and when you get through you'll find my decision on this piece of paper in this here book.'

"As the justice closed the State code upon his written decision, John gathered up his law-books, said some things that won't do to print and, looking like the clouds hovering over the justice's 'tater patch, strode out of the courtroom."

Going to the Dogs

THERE remains in New York at least one profitable business that has thus far succeeded in escaping the teeth of the muck-rake. That business is the refined and systematized art of dog-stealing, which has grown to prosperity in exact proportion with the spread of interest in high-bred canines, and which requires, for its perfect practice, a knowledge of dogs that would guarantee its possessor a creditable income as a dog-show judge. Given that knowledge, however, the work is easy and the returns sure.

"There are practically no arrests for dog-stealing in this city," said a New York detective the other day, "and yet the offense is one of the most common. You see, the trick is so easy. An expert knows a valuable dog on sight. He follows the beast to his owner's home, and then he'll go on watch for his chance and remain at it for weeks, or months, if need be, until the psychological moment arrives. A piece of liver, cleverly hidden in turned-up trousers, or some aniseed rubbed on the shoes, will tempt a dog to some quiet street, and thence, with a piece of cord carried for the purpose, it is a simple matter to drag the prize to the thief's attic. There the animal is kept until an advertisement bearing the customary 'No questions asked' appears in the Lost and Found columns of the newspapers, whereupon a confederate calls on the rightful owner and the 'lost' dog is returned. It's no uncommon thing for the pair of thieves to rake in at least a hundred dollars for one job."

Democratic Russia

MADAME NAZIMOVA, the Russian who reached this country ignorant of English and, in a year, made herself one of the most accomplished of American actresses, is said to be at heart something of a revolutionist, at least in so far as the politics of her native land are concerned. Notwithstanding this her acquaintance with the Russian nobility is wide and extends even to the imperial family.

"Oddly enough," she said at a recent dinner where she was one of the guests, "the social tone among the ruling class is simple and straightforward to the point of democracy. Over here you are told that Russia's nobility is as haughty as that of Spain. Not at all. Even in the family of the Czar himself formality is conspicuous only because of its absence.

"At the castles of the most powerful the guests almost invariably address each other by their Christian names, and even the Czar himself, enjoying a joke, has a habit of slapping the shoulder of the man who tells it to him."

A Test of Faith

THEY were cross-examining, in a Chicago court recently, a bookmaker who had been caught in the toils for playing some other game than his own. The third sub-assistant district attorney was intent upon a conviction, however, and was doing his best, none too successfully, to shake the testimony of the defendant.

"You're sure of that?" he yelled, as the bookmaker stuck to an assertion that did not suit the case of the State.

"Sure, I am certain," came the answer.

"You remember that you are under oath?"

"I do that."

"And you'd swear to this statement of yours?"

"Swear to it? Why, Mr. Lawyer and Judge, your honor, I'd bet a hundred on it any day."

Her Roland for His Oliver

ADRIAN H. JOLINE, the legal representative of H. H. Rogers, who, with Douglas Robinson, brother-in-law to President Roosevelt, was recently appointed receiver for the New York City Railway Company, is not generally known as a recounter of anecdote, but does occasionally yield to the temptation of romance with a dash of pepper in it.

"Not long ago," one of his friends quotes him as saying, "I was on my way uptown in a subway express during the late afternoon rush-hour. Close by me in the crowd were seated a couple of men who were evidently bank clerks. Both looked like very weary men, but one was talkative and the other sad-eyed and sunken in habitual melancholy. The former was describing the pleasant characteristics of his superior in the bank.

"'Yes, sir,' he wound up, 'that fellow will call you down without rhyme or reason, yell at you for a half hour without giving you a chance to get in a word edgewise, and then, when he stops for breath, pay no attention at all to what you have to say for yourself. For hot temper, long tongue and bad listening qualities he's absolutely the superior of any other human being I've ever known.'

"The tired man's sad eyes lit up with a sudden interest. He leaned forward and placed a trembling hand on his companion's shoulder.

"'Say, Bill,' he whispered, 'did you ever meet my wife?'"

EQUAL TO CUSTOM MADE

"The Mark of Good Clothes as well as Good Luck"

LOOK for the "HORSE SHOE" label and you'll find good clothes. Look for it at your clothier's. Ask for it. It means extra dollars' worth in fit, fabric, style and wear.

New Autumn and Winter models at most good stores,—hand tailored, correctly fashioned and unequalled for shape-retaining qualities. Durable, dependable, desirable clothes at modest prices.

FREE—Illustrated Style Book ... Write for it ... Dept. C

David Marks & Sons
MAKERS OF FINE CLOTHING
BROADWAY, N. Y.

GENTLEMEN
WHO DRESS FOR STYLE, NEATNESS, AND COMFORT WEAR THE IMPROVED

BOSTON GARTER

THE RECOGNIZED STANDARD
"Best" The name is stamped on every loop—
The Velvet Grip
CUSHION BUTTON CLASP
LIES FLAT TO THE LEG NEVER SLIPS, TEARS NOR UNFASTENS

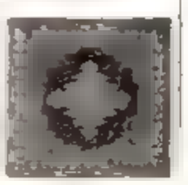
GEO. FROST CO., Makers
Boston, Mass., U. S. A.

ALWAYS EASY

Near-Brussels Art-Rugs, $3.50

Sent to your home by express prepaid.

Sizes and Prices	
9 x 6 ft.	$3 50
9 x 7 ft.	4 00
9 x 9 ft.	5 00
9 x 10 ft.	5 00
9 x 12 ft.	5 50
9 x 15 ft.	6 50



Sold direct at one profit. Money refunded if not satisfactory.

New Catalogue showing goods in actual colors sent free.

ORIENTAL IMPORTING CO., 8 Bourse Bldg., Philadelphia

The C & H Arch Instep Support

Gives comfort to the feet. Prevents and helps broken down insteps. 50 cts. per pair, dealers or by mail. Give size of shoe. Circular free.

C & H ARCH SHANK CO., Dept. E, Brockton, Mass.

600 PRIZES

CONTEST FREE TO ALL

For the Best **LIMERICKS** Written About

Pantasote

Prizes to the value of $2500

to be distributed, consisting of fine furniture, hand made illuminated tooled leather table mats, handsome books, 100 annual subscriptions to Harper's Bazar, etc.

Illustrated booklet containing simple Limericks, with particulars of contest and list of prizes, sent postpaid on request.

THIS IS A LIMERICK:

Said the pretty and thrifty young bride,
I'm glad to get PANTASOTE now be my pride—
For chairs and some chairs
All of PANTASOTE wears
We hope will be quite satisfied

Can You Write One About Pantasote?

If so, send postal for our free booklet to-day.

THE PANTASOTE COMPANY

Limerick Dept., 16 Bowling Green Bldg., New York City

When in New York visit our exhibit room at 20 W. 34th Street, where you are welcome.

Start Your Own Business On My Capital

Don't work for other people all your life.

Start a business of your own and be independent.

Commence in your spare moments. Let your business grow. Some day it will need all your time.

Then you will be "your own boss."

I show you how to do this.

I want a Manager in your neighborhood to take orders for—

Livingston Clothes to Measure

[illegible]

Just your name and address on a postal will bring you particulars by return mail. [illegible]

Write me to-day—a postal will do. Address it to

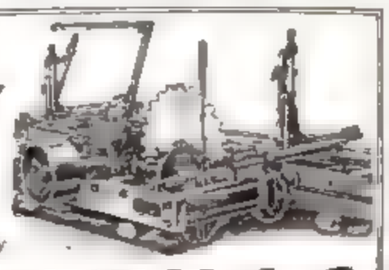
Livingston

The Tailor

7103 Livingston Bldg. South Bend, Ind.

Our Pony Mill

2,000 To 6,000 Feet a Day



SAW MILLS

[illegible] Lath Saws, etc. Send for free catalog.

American Saw Mill Machinery Company

74 Faith St., Hackettstown, N. J.

702 Engineering Building, New York City

STAMPS—65 different Rare [illegible] China [illegible] 5c 105 different [illegible] 10c Agents Wanted 50% [illegible] We Buy Stamps 100 different [illegible] 50c

R. J. SCHUSTER & CO., Dept. K St. Louis, Mo.

PATENTS that PROTECT

Our Illustrated Guide Book and [illegible] sent free upon request.

R. S. & A. B. LACEY, Washington, D. C. Estab. 1869

WHICH COLLEGE FOR THE BOY?

(Concluded from Page 1)

One of its distinctive features is a naval tank for perfecting the models of ships. Here the students receive drawings of projected vessels, construct models in paraffine, and, by means of a trolley running above the water, calculate the precise resistance encountered and the amount of coal per mile required to attain a given speed. The only other similar tanks in the country are at Washington.

Throughout the long administration of President Angell the progress of the institution has been preëminently sane and wise, if not radical. His public services as Minister to China and Turkey have reflected great and wholly-merited credit on the University. Considering the parsimonious support doled out by the legislature, and the fact that, like all State universities, Michigan charges no more than a nominal tuition fee, his achievement has been little short of marvelous.

One of his favorite innovations is the diploma system, by which pupils from certain accredited schools throughout the State are admitted to the University without examination. The teaching body complains that much of the material with which it has to work is raw, and the instruction in the law and medical schools is kept to a low level because they are not able to insist on a high standard of qualification for entrance. A decided advance in this respect is promised, but, at best, the schools will compare unfavorably with the increasing number of those excluding all who have not attained a degree equal to the B. A.

But, on financial grounds, President Angell has been justified. The University stands as the pinnacle and crown of the educational system of the commonwealth, and as such commands the support of the people. Within the last year its income has been almost doubled, so that, if the liberal order lasts, the institution will be raised from penury to a competence. There are respects in which, both socially and intellectually, Michigan seems to be sleeping; but it needs only the touch of young vigor to raise it in all respects to the proud position it has already achieved in numbers and in national representation.

Editor's Note—This is the sixth and last of Mr. Corbin's articles on American Colleges.

P-P-Perfectly A-A-Agreeable

THE play was scoring a tremendous success, but the spectators seated in the first few rows were unable to enjoy or appreciate the thrilling moments because of the frantic actions of an enthusiastic man occupying an end seat. When the hero made a brave speech or did a little rescuing the troublesome gentleman would stand up, and wildly stutter: "G-g-gee, b-b-but th-th-that's g-g-great!"

An usher was sent to him, after a complaint had been lodged at the box-office, with the request that he diminish his enthusiastic outbursts; but the request was unheeded, and the enthusiasm more annoying. Then the floor manager repeated the request a little more emphatically, and politely suggested that the gentleman stutter inwardly, if it was absolutely necessary; but the suggestion was fruitless.

At last the house manager, thoroughly exasperated, walked down the aisle and stopped at the seat of the enthusiastic person. He handed him one dollar and fifty cents, which was accepted by the recipient with the query: "W-w-what's th-th-this f-f-f-for?"

"You've been annoying everybody in this part of the theatre during the past hour, even though you have been requested to desist," replied the manager, "and you will have to leave immediately."

"I r-r-really am v-v-very s-s-sorry, a-a-and I d-d-don't c-c-care t-to leave; b-b-but o-o-of course i-i-if you i-i-insist ——"

"I certainly do insist," interrupted the manager.

"V-v-v-very w-w-well; j-j-just a-a-as y-y-you s-s-say," was the stuttered response, as the two walked up the aisle; "p-p-p-personally I d-d-don't c-c-care m-m-much" (and he tucked the one-fifty into his vest-pocket), "'c-c-cause, y-y-you know, I c-c-c-came i-i-in o-o-on a p-p-p-p-p-p-p-p-pass"

"The Bigger your Sales, the Bigger your Salary"

You can make bigger sales and a bigger salary by becoming a better salesman.

You can become a better salesman by mastering the Science of Salesmanship.

You may be a *good* natural salesman, but when you understand the scientific points of salesmanship and know how to apply them, you cannot help being a *better* salesman.

What chance has a "natural-born" boxer against a scientifically trained fighter? He would not last one round. It is exactly the same with the "natural-born" salesman. He has practically "no show" in competition with a scientifically trained salesman.

The Sheldon School teaches Scientific Salesmanship by correspondence. It teaches you how to develop your natural abilities; how to increase your will-power; how to read human nature as most people read a book; and it teaches all of these things in plain, simple words and apt illustrations.

The Sheldon School

trains the mind of any man so that he will be worth more to his employer and to himself. Bookkeepers, stenographers, correspondents, clerks and office men can all get bigger salaries next year by taking The Sheldon Course in Scientific Salesmanship this year.

No man of average intelligence can go through The Sheldon Course without getting new thoughts, new ideas, new methods that will enable him to earn more money, either working for himself or for others.

Salesmanship is the foundation of all business. Scientific Salesmanship is necessary for a big commercial success. Do not be content with your present income. Fit yourself to earn more. The Sheldon Course will help you do it, as it has helped over 25,000 other men.

You keep right on earning money while you take The Sheldon Course, and then you are fitted to earn twice as much as you earned before.

Don't wait—act now! Fill out and mail the coupon today, and let us send you complete information and the proof of what The Sheldon School is doing for others and will do for you.

The Sheldon School,
1072 Republic Bldg., Chicago, U.S.A.

Salary 1907 + Sheldon Course = Salary 1908

The Sheldon School,
1072 Republic Bldg., Chicago.

Please send me at your expense your booklet "The Science of Success," explaining how I can increase my salary. I am interested specifically in the subjects I have checked below.

... Salesmanship	... Self Development
... Ad Writing	... System and Costs
... Business Logic	... Self Education
Business Psychology	Science of Retail
Promotion	Merchandising

Name
Address
Town State
Position Business

Why Foster's IDEAL is the Best

[illegible]

This Trade Mark IDEAL is on all our goods

[illegible]

Foster Bros. Mfg. Co. 4 Broad Street, Utica, N. Y. 1402 North 14th Street, St. Louis, Mo.

[illegible] write for free Catalogue.

ROYAL GORGE **Tourmaline**

BEAUTIFUL COLORADO GEM

[illegible] Mounted to order. Send for descriptive booklet FREE.

C. A. BEGHTOL & CO., CANON CITY, COLO

Boys, Our Electrical Catalogue

is free and contains the best electrical goods at the lowest prices. Join our free correspondence school and learn how to wire your house for lights.

The Wizard Co., Dept. B, 185 Dearborn St., Chicago

The Diary of a Telephone Girl

(Continued from Page 8)

Now, Central, you please stay here till I get my number. I'll send you a box of candy if you will!"

Then there were gushing females who came on with: "Oh, you dear, brave girls, we appreciate this noble work you're doing in breaking this horrid strike. Now, do get me Main 3456, dear, as soon as you can."

About every tenth call was from one of the pickets outside: "You'll be sorry for this! Wait till we get you outside, and we'll smash your face in!" And I'd ring in their ears and cut them off

Or a workingman would come in and I'd ask "Number?"

"Twenty-three for you, taking the bread out of the mouths of honest working-girls! You ought to be ashamed of yourself!"

Half the 'phones wouldn't work, too, for the girls and the switchboard men had gone all over town "plugging" the instruments so as to put them out of order. They all came in as "p.s.'s" or permanent signals. As there was no "hospital board" we couldn't plug them out except by using one cord and leaving them.

I jollied the subscribers along as well as I could. There was no use in worrying. But going in on the "call circuit" was like signaling to Mars. It was one besieged garrison trying to get word to another. We had a better force than most of the exchanges, and it was almost impossible to get numbers. Of course, we could make connections with parties on our own exchange all right.

So we went from one position to another, placating subscribers and making what connections we could. It was like trying to cut off the Hydra's heads. As soon as we had thrown back their nickels they rang up again, thinking that if the telephone showed any signs of life at all they could perhaps get their calls. I'd no sooner get one stretch of the board clear than it would start up again, alive with lights. By noon I was tired out.

That lunch! It was "cheese day," or would ordinarily have been. But to-day one of the officials hustled out to a restaurant and came back with such a feast as had never been seen in that room. There were soup and chops and French peas and olives and cake and ice cream! And cheese—but nobody touched it. The officials even condescended to sit down to lunch with us, and complimented us. They'd never forget our loyalty in sticking by the company—we'd never lose anything by it. And so forth. I wonder!

I left at two o'clock, too fatigued to work any longer. I had to run the gauntlet of the pickets, of course.

"What did you have for lunch?" one little picket asked me.

I told her. They had been there since morning, and they were all pretty hungry. My tale had its full effect. What a howl they set up!

Then they tried to coax me to walk out. They protested that they were in the right, that they were sure to win, and invited me to their meetings. Girls ought to stand together, they said. I felt guilty. I knew in my heart that they were right. I believed in their effort to improve their condition; I believed in Unionism. But I was not one of them. I was "different"—and they had treated me pretty badly. I shook myself free of them and went home.

This morning the crowd of pickets outside the exchange was more vociferous and insulting. They tried to hold me, too, but that wasn't so bad as the things they said. They called me a "bleached blonde"; they commented upon my clothes, my figure, they coaxed, they threatened. They all seemed confident that they would win the strike soon.

Two girls up in the East Exchange had worked all day and all night, and they looked fearfully pale. The pupil teacher took them over to a doctor before noon, and then sent them home. We're being treated like spoiled children, and I'm beginning to enjoy it. I found all the latest magazines in the lunch-room, and I took three-quarters of an hour instead of a half hour, and nobody protested. It was like a picnic all the time. We could do just about as we liked, and no questions asked, so long as we made a pretense of giving our subscribers service.

Two green girls came in to-day. They were put right on the board and we showed them how as well as we could. Of course, they made all sorts of mistakes. The subscribers were fairly patient, but the service certainly was wretched. All the supervisors had to work at the board with the girls, and it made me laugh to see how meek and obedient they were.

Myra Seeley came in late this morning with a dreadful story of how she was abused last night. Three of the pickets followed her home and rotten-egged her. She was positively drenched, and everything she had on spoiled. We're all afraid the linemen will go out. If they do there's bound to be trouble. When it comes to men pickets waiting for me when I go out and in I confess I'm scared to think of it. There's some talk of having the girls sleep here in cots.

With the discipline as lax as it is now we can listen all we want, and carry on conversations without fear of a reprimand. We can be relieved whenever we want to, to get a glass of milk or a cup of coffee. The stingy matron who allowed us nineteen beans apiece is gone now, and there's a generous old German woman who positively pampers us.

Last night the girls were all taken home in automobiles. It was great fun, except that we had to wait some time, and didn't get home so early as we usually do. But it was the first ride in an auto for most of them and they were as excited as children—after they once got away from the pickets and the eggs. As a consequence, there is now an epidemic of automobile veils, and nearly every girl in the office went and bought one the first thing—brown veils and blue, and "follow-me-lads" of white or red.

They've moved a piano into the lunch-room, and the "chofers" and switchboard men and the wire chief and the "trouble" men all lunch with us. Also, occasionally an official of the company comes to give an air to the gathering. We have gay times now. The wire chief plays ragtime beautifully. He can play Waltz Me Around Again, Willie, to bring tears to your eyes. But he calls Narcissus "classical!" I love him when he's musical.

Also, we have a graphophone! After lunch to-day we all went out on the balcony to watch the pickets and exchange compliments. I threw them a bunch of white grapes and they howled! Then we all posed dreamily along the railing and ate fruit and candy. They positively gibbered! The little black-haired picket called up:

"Don't you know there's a little sign, 'Hurry Back!' in the lavatory, Blondie? You've been out more than your recess time!"

"There's no need of that now!" I retorted. All the same, I was awfully sorry for her.

Then one of the girls got the graphophone and played out the window, What You Goin' to Do When the Rent Comes Round? It was cruel. But we remembered Myra Seeley's rotten eggs.

We have a dormitory now, down in the lunch-hall, curtained off and carpeted with matting, with a double row of cots. The linemen have gone out, and some of them have been following the girls home and insulting them. Now we're more than ever like a besieged garrison. Of course, the autos are still in commission to take us to and from work, but we have to work such long hours now, often till nine in the evening, that we'd rather go downstairs and go right to bed. Each girl has picked out her own cot, and there's an awful row when one girl usurps another's place.

Discipline has utterly gone. Two of the girls brought their roller-skates to-day, and skated all over the lunch-room concrete floor. They came upstairs into the operating-room while I was on the board, and the noise of the wheels was maddening. The girls have even taught the manager to skate. You ought to see him! He's as stiff and bashful as a country boy in his teens, and he walks like a pair of scissors. He blushes half the time. I never saw anything like it.

I've been put on the "B" board for the first time, and it isn't nearly as interesting as the "A." You have to do only with the operators in the other exchanges, and you don't hear the subscribers at all. You simply give "East" numbers that are called for by the outside offices.

You are so much more closely confined that all the girls hate to go on the "B"

"A Kalamazoo Direct to You"

TRADE MARK REGISTERED

Actual Factory Prices Freight Prepaid

360 Days' Approval Test

Don't buy a stove or range of any kind or for any purpose until you have seen our catalogue.

We sell to you direct from the factory at actual factory prices, and not only save you all the jobbers', dealers' and middlemen's profits, but also give you a stove or range of exceptionally high grade.

You cannot find a better at any price, and you save from $5 to $25 and even $50 and upwards on your purchase.

We give you as strong a guaranty as it is possible to write, and we sell you—freight prepaid—on

360 Days' Approval

Our Kalamazoo line is complete, embracing Ranges, Cook Stoves, Heaters for every home purpose. The illustrations here show the Kalamazoo Radiant Base Burner and the Kalamazoo Vapor Heater.

The Kalamazoo Radiant Base Burner is one of the most perfect heaters ever made. Burns coal or wood. Has extra large fire pot, duplex grate, extra large ash pan, and large radiating surface. We make it in 4 sizes, and 2 styles of nickel trimmings. Can be used with or without shelf. Has duplex grate, large ash pan, and large radiating surface. Made in 4 sizes, and 2 styles of nickel trimmings. Can be used with or without shelf.

The Kalamazoo Vapor Heater is a new departure in stoves, designed especially for heating rooms where direct radiation is not desirable. Has large fire pot, duplex grate, extra large ash pan, and large radiating surface. Made in 4 sizes, and 2 styles of nickel trimmings. Can be used with or without shelf.

Send Postal for Catalogue No. 152

and see for yourself the money-saving advantages of buying direct from our factory.

Remember

You save all dealers' profits
You run no risk as you buy on 360 days' approval
You have no trouble or bother as we ship all Kalamazoos blacked, polished and ready for immediate use

Is our offer not worth your attention? Write today.

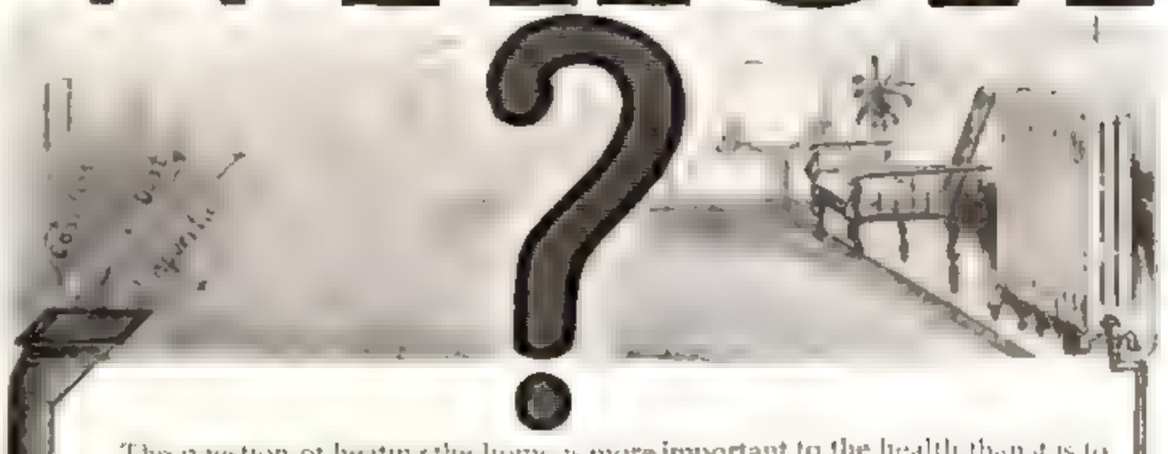
Kalamazoo Stove Co.

Manufacturers

Kalamazoo, Michigan

We Pay the Freight

WHICH?



The question of heating the home is more important to the health than it is to the pocket book. When, however, you can enjoy economy in heating expense with all the benefits of modern sanitary science you want the combination, don't you?

It is on that basis that we come to you and ask you to investigate up-to-date methods of heating with

CAPITOL BOILERS AND RADIATORS

hot water or low pressure steam—the highest example of heating comfort, health and economy. The Capitol House [illegible] with warmth but maintains a constant [illegible] the cheery sunshine of out-door life. The Capitol System is the only [illegible] that turns on [illegible] up the water and [illegible] the [illegible] when [illegible] one room too hot and another cold; the sound [illegible] and [illegible] to keep [illegible] or [illegible] of operation (a child can keep it going); the [illegible] and the entire house filled with a summery atmosphere.

[illegible] we want **your** home [illegible] with a **Capitol Boiler** and Radiator. Let us tell you [illegible] as to the great superiority of Capitol Boilers and Radiators.

And remember that Capitol Boilers and Radiators are equally desirable for schools, churches and other buildings.

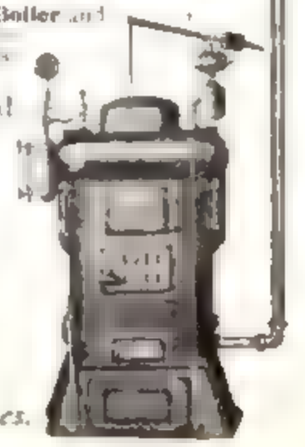
[illegible] this matter [illegible] heating is a personal one.

United States Heater Company.

Dept. K,

DETROIT, MICH.

Branch offices and agencies in all principal cities.



Wonderful Gates

Open them and the back gently drops into place, converting the handsome Davenport into a *luxurious*, full-length, full-width bed; close the gate and you have a Davenport again.

No trouble—anyone can do it.

Without these gates the Streit wouldn't be complete. They serve a double purpose. They support the back of Davenport when up; make a *full-width* head and foot board for bed.

Some Davenport Beds have only half a head and foot board—nothing to keep the pillows in place, no way to tuck the bedclothes in.

The only *perfect* combination of Bed and Davenport is the *Streit*.

No "mechanism" about it. It is the *perfected* article—the result of *ten years'* experiment and improvement. Construction the simplest, upholstering the finest, designs the handsomest and most artistic of any Davenport Bed.

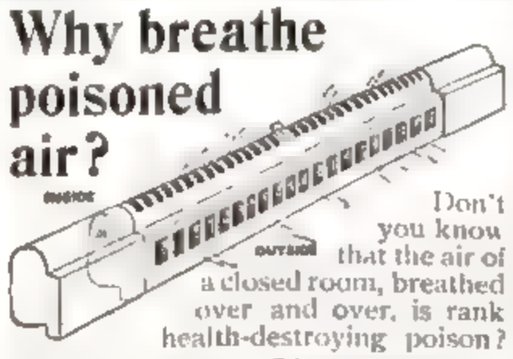
Upholstered in any covering you want.

[illegible]

THE C. F. STREIT MFG. CO.

[illegible]

Why breathe poisoned air?



Don't you know that the air of a closed room, breathed over and over, is rank health-destroying poison?

The Zephyr Ventilator

lets in life-giving oxygen without dangerous, chilling drafts.

[illegible]

For private houses, public buildings, schools, hospitals, etc.

"The only ventilator that really ventilates"

[illegible] hardware and department [illegible] or write us for information [illegible] instructive booklet on Ventilation [illegible] request.

The Zephyr Ventilator & Mfg. Co.
Dept. A
Wayne Junction, Philadelphia

"Fresh air without drafts"

Enjoy Clean Teeth

It is a distinct pleasure [illegible] to keep your teeth absolutely free from all tartar and bacteria. Dread of pyorrhea and [illegible] disappears. How delightful it is can be established [illegible] by simply using plain water and the

Rotary Tooth Brush

Best of all, you save the annoyance and expense of frequent trips to the dentist. The Rotary whirls around by a simple action of the holder—brushes along the grain instead of against it—cleans between the teeth. One holder suffices for a whole family. In [illegible] returned [illegible] to the holder, only 15 cents. Send for booklet now. "The Clean Way."

ROTARY TOOTH BRUSH CO.
302 Twentieth Street, Moline, Ill.

Steel Leader Range

L-W Ranges Are Made To Please The Cook

All parts of L-W Stoves and Ranges are made in our own factory and by our own workmen. A distinct advantage in making a really good article.

You want a cook stove or range that is roomy and will bake evenly and well, do you not? You also want one that gives the most heat for the least fuel; one so strong and durable that it will not burn out, but will last for years.

L-W Stoves and Ranges

positively fill all these conditions. There are no stoves today which offer so much real value in good honest work as these, and they cost less than others because we don't waste money in "frills," but put it all in the real worth of the stove—in durable material and skillful workmanship.

Now suppose you could buy such a stove with the added advantage of a saving in cost, and suppose you could take it on trial for sixty days to see for yourself just how good it is? It would be a pretty safe thing to do, would it not?

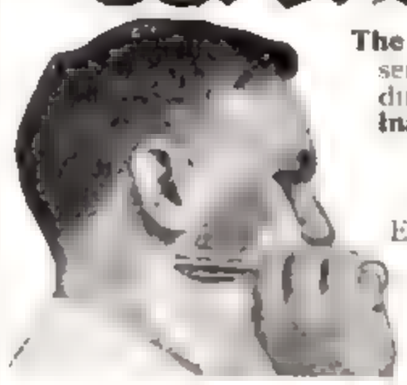
Let us tell you how this can be done, why L-W Stoves and Ranges save fuel, how our special L-W Hot Blast attachment turns waste gas and smoke into heat, and give you the name of the dealer who sells them in your city, and who can show them to you.

[illegible] you and help you to make a wise selection

Star Winner Range

The Lattimer-Williams Mfg. Co.
394 W. Spring St., Columbus, O.

Ward Safety-Razor-



The WARD appeals to economy, comfort and common sense and its **NATURAL SLIDING STROKE** is the direct result of its simple construction, **which eliminates the pull of the hoe-shaped safety razor.**

150 to 250 Shaves for 60 Cents

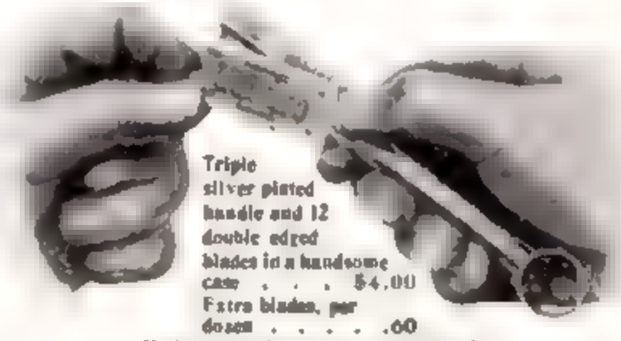
Each double edged inflexible **WARD BLADE**, costing but five cents, will give ten to twenty clean, smooth, refreshing shaves, and they require no honing or stropping

Only 2 Parts—Handle and Blade

No complicated screws to annoy, or numerous parts to lose

You press back the plunger, releasing the blade and it is cleaned and readjusted for use in an instant

For sale by leading jewelry, drug, hardware and cutlery dealers. If [illegible] of these [illegible] WARD, write direct for our thirty day "free trial" offer.



Triple silver plated handle and 12 double edged blades in a handsome case . . . $4.00
Extra blades, per dozen 60

No blades exchanged or re-sharpened.

The Ward Safety Razor Company, 728 Star Building, Chicago

For HEALTH and STRENGTH use daily the

WHITELY EXERCISER

Our free OAK BOOK will tell what it will do for YOU

WHITELY COMPANY
853-G Broadway, N.Y., or
72-358 Dearborn St., Chicago, Ill.

DO YOU LOVE MUSIC?
DO YOU SING OR PLAY?

You should know all about

THE CREST MUSIC LOVERS' CLUB

[illegible] full particulars together with [illegible] [illegible] [illegible] [illegible] 50 cents [illegible]

THE CREST TRADING CO., 15 Witmark Building, New York

BANKING BY MAIL AT 4% INTEREST

"WHEN MY SHIP COMES IN"

Is the title of a handsomely illustrated book which, together with full information concerning our system of Banking by Mail, will be sent free upon request.

THE OLDEST AND LARGEST TRUST COMPANY IN OHIO

THE CITIZENS SAVINGS & TRUST CO.
CLEVELAND, OHIO — THE CITY OF BANKS
ASSETS OVER FORTY-TWO MILLION DOLLARS

board. You have to work so much faster, too! The demands for numbers come piling into your ear, sometimes two or three at a time, and as long as you work fast enough to handle them one at a time you're all right. But the minute one is delayed, the others all pile up on top of it and you go distracted. Then, besides, you have to keep two or three numbers in your head at once, and that takes practice.

Of course, theoretically, the operation is simple enough. An "A" girl from another exchange asks for an East number, and you give her a trunk line. If the number called for is busy, I put the "busy back" on her trunk, and she gets a clicking noise. If the number is not busy I have to ring up the subscriber. Then, while I'm taking the next numbers, I have to watch her light. When she called in, the light was dead; when I give her the trunk it shows red; when she takes her trunk it shifts to yellow; then I ring, and, as soon as the subscriber answers, the light goes out. When the subscriber hangs up, the light flashes red again. It's beautiful.

You can tell a bad operator on the "B" by the number of red lights that show. You have to keep them down as fast as you can. The trouble is with the operators speaking in your ear two or three at a time. They're supposed to listen first on the "call circuit" and not call till the line is clear, but they don't, and you get a chorus of impatient demands, all yelling like angry squaws. What else is going on, what the subscribers are doing, you have no idea. You're merely a connecting machine with no human interests whatever, except to pacify and control a lot of "A" operators.

If there's one thing more exasperating than another it's to have an "A" operator ask you to ring. Of course you *have* rung, you're ringing all the time, but the subscriber doesn't reply. "A" pleads with you: "Say, East, girlie, *please* ring on Trunk 456, won't you?" You grit your teeth and reply savagely, "*Ringing!*"

I can always tell what kind of a girl's place I am taking when I go on the "B" board. If it's a mean character who's been there, the calls come barking in, impatient, nervous, exigent, and I have gradually to pacify them. If the operator before me has been patient and considerate, the calls come in smoothly and calmly from the first. I've got acquainted with lots of the girls in the other offices, though I have time to talk with them only in the evening or early in the morning. Some of them I know quite well and like, and others I hate—not on sight, of course, but on sound.

We've had boxes and boxes of candy sent in from men who wanted to get on the right side of the operators, and from women as well. The club women in town have raised about $250 for the benefit of the strike-breakers, in opposition to those who have been supporting the strikers, and to-day the sum was divided. We got $2.25 apiece. I paid my milk-bill with mine.

But lots and lots of telephones have been taken out, owing to the poor service, and all those numbers are filled with white plugs on the multiple board. Girls are being broken in all the time, though, and we're getting on better every day.

Meanwhile, the poor pickets outside are discouraged. They look worn and tired. They are forced to wear their best clothes, and they sit sadly on boards and boxes all day long, or until they are relieved. We go to the windows occasionally and look out to see which of the girls are there. We've got over being angry at them now; we're only sorry. The poor little black-haired one especially gets on my nerves, she's so sad and mournful. But still the others abuse us dreadfully every time we pass in and out. The president of the Union drives past every day going from one outpost to another to encourage the pickets. They've begun to publish a little paper called The Picket and have printed the names of all the girls who are "scabs." Of course I saw mine there. They've visited the houses of many of the girls and thrown eggs at the front doors.

But we've had a jolly time. The dormitory has been like a boarding-school with all sorts of practical jokes going on—cots filled with eggs, or pulled flat; sleepy heads filled with talcum powder; singing, laughing at all hours—till I can't sleep.

The company has bought us all slippers! They were almost all too small, though. I suppose we ought to feel complimented.

To-night I got off and went to the theatre with another girl. During the wait

between the second and third acts some pickets discovered us, and began to yell "Scab! Scab!" with all their might. It was dreadful. I couldn't bear to be so conspicuous, and went home. I won't dare to go out again in the evening.

It's queer how many subscribers recognize the difference between the girls' voices and insist upon having the "other Central." I've got so that I know almost all the voices on my position now (I'm back on the "A" board, position 3), and I know, too, whether I like them or not just as well as if I'd met them all.

There are several distinct types that I can recognize immediately and I almost know what they're going to say.

First, at 7 o'clock, there are scattered calls, usually important, for doctors, perhaps; and you have to ring and ring, because the subscribers hate so to get up and answer the 'phone.

At 8 o'clock, the nice, early-morning women come on to market with patient, affable butchers. They always want a tender joint and fresh vegetables. "Yes, ma'am!" say the butchers.

At 9, the business man in a hurry, in a loud, violent tone, impatient and cross, bullying the operator; and then, when he gets his number, lowering his voice to an amiable growl.

At 10, interminable conversation between women over the "flat-rate" 'phones with infinite details as to clothes. There's no five-minute limit to talks with this company, and you can't cut them off. I've known them to keep it up for three-quarters of an hour.

At 11 to half-past there's a lull, punctuated, perhaps, by nippy ladies calling up employment agencies, or stupid servant girls replying.

At 11:30 till 12:30 there's a wild rush, everybody trying to catch everybody else for lunch.

From then till 3 or so there are characteristic calls of all sorts: peevish, hurried females who use the nickel 'phones in the downtown drug stores, and who have just *got* to have their numbers; silly schoolgirls mischievously calling up men they don't know; sporting men talking an unintelligible racing jargon, and so on.

From 3 to 4 it slows down again. Then there's likely to be a flurry of women trying to call up stores before they close, or in time to catch the last deliveries.

At 5, wives begin to call up to know if husbands are coming home, and if not, why not? Apologetic replies from offices as business men attempt to explain. Or, if he's coming, "Be *sure* to bring home a steak or a lobster." But (in disgust), "Why couldn't you have ordered them this morning?"

From 6 till 7 everybody seems to be too busy to call up, except the younger people, girls and youths, who joke and make appointments. This is a good hour, too, for the obsequious underling, the club hall-boy or the clerk of a garage, who has taken orders and been respectful all day, to patronize the telephone operator. Now, along toward 8, comes the nervous maiden, calling up her men, too uncertain of their reception to bully Central as usual.

From 9 on not many calls. After 10:30 come the carriage calls, garage orders, and the hotel private exchanges begin to get busy.

Then, at 11 and on through till 2, the reporters with strange tales.

Discipline still being lax, we can do many things not otherwise possible. The other night I switched a friend of mine on to the line, opened his listening key and others in turn, so that for an hour he could overhear all sorts of private conversations, one after the other. I have impersonated the chief operator many times, lately, when irate subscribers have demanded her to make complaints. It's easy enough to smooth them down.

"What is it? Oh, that's too bad. What number was it you wanted? Well, I'll try and get it for you. I'm so sorry there's been any trouble." And that's the end of it.

The queerest calls come for "information." They're all referred to the "hospital" until 6 o'clock, but after she goes the operators have to answer as best they can. Sometimes some one wants to find Mrs. Jones, who keeps a grocery, but nobody knows where. Sometimes it's a request to recommend a good tailor or dentist.

The strike has been called off and the girls are coming back. Almost all of them have made out their applications for reinstatement. Bessie, one of the boldest of the pickets, came to-day. The girls paid no attention to her whatever. She had insulted every one of them since she had been out. Miss Townsend gave her the hardest position she could find on the board—on the "B" it was—and she had to handle both the Main and Park exchanges. Now, the girls in those two offices are having a feud, for some reason, and it's almost impossible to "throw" those two boards together, because the girls come in on the line like a pack of Chinamen when they recognize the rival exchanges. She wasn't relieved at all for recess, and she had to wait till two o'clock before she got her lunch. Oh, the girls took it out of her spitefully enough! We haven't forgotten the eggs; nor how our parents and friends were insulted, and how every personal comment that malice could devise was hurled at us.

It's easy enough to tell those that struck from those who remained at work. The poor pickets have been outdoors in the dust patrolling the doors in all sorts of weather in their best clothes (by the Union's orders), and they look pretty jaded and shabby. But we have worked so much "overtime" that we're all flush, and there has been riotous indulgence in new gowns. It makes me sad, though. The strike was hopeless from the first—we're not skilled workmen, and operators' places are easily filled. But the girls went out for a principle, and, if they hadn't abused us so, I could respect them for it.

Now there is beginning a withdrawal of the good things we've had. No more automobiles. No more magazines. The piano has gone. The lunch is dwindling day by day. Rules are more strict. I get no time to listen, now, to my fascinating little conversations on the wires. I have little time to talk to the little black-haired ex-picket, who now sits at my left hand, cowering under the girls' scorn. I'm just a human spider in a mysterious web of talking wires.

THE LATE WALTER WALING

(Continued from Page 15)

shut it carefully before introducing me to his companion—a well-groomed man of fifty, with a silk hat and an important manner.

"This is Mr. Mears," he said. "Mr. Mears, of the Mears Publishing Company."

Our acquaintance was ratified with a formal handshake, and then we drew up chairs. Simpson eyed the door darkly, and lowered his voice.

"We are here on a painful matter," he began. "A very painful and unexpected ——"

"More peculiar than painful, my dear Simpson," interjected Mears, hastily disassociating himself with a word that jarred on him.

"Well, peculiar, then," snapped Simpson. "The fact is ——"

"Show him the cables," said Mears, again butting in. "There you have it in a nutshell."

Simpson burrowed in his pocket, and produced three slips of paper. Two of them were cablegram forms, while the third was a sheet of notepaper.

I took the first one he handed me and read: "*No truth in report of death perfect health please contradict Waling.*"

I repeated it with a shout of joy, and was on my feet in an instant, waving it in the air like a flag. I was about to rush out to electrify the club with the great news when my way was suddenly barred by Simpson, who laid an agitated hand on my arm, and besought me for Heaven's sake to be quiet. His look was so strange, so terrified even, that I stopped as if I had been shot.

"Give him number two," said Mears.

I took it with surprise, unable to understand the reason for so much mystery.

"*Clarion cannot afford to lose prestige by making the truth public but will gladly continue salary if you will engage to stay dead till end of the war Simpson.*"

"Next," said Mears.

Simpson handed it to me with shaking fingers.

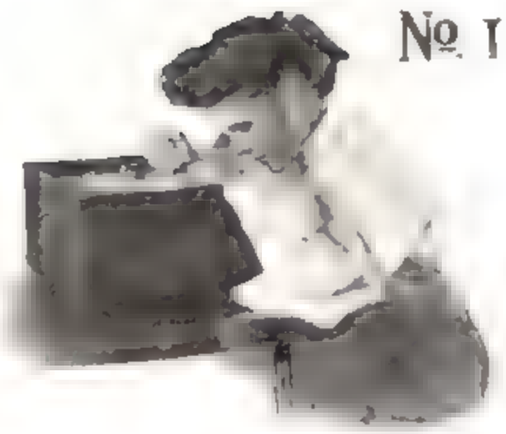
"*Will see Clarion in Hades first Waling.*"

(TO BE CONCLUDED)

MAKING A

New England

No. 1



Inspection of Parts

"INSPECTION of parts—every little wheel—every little pinion—all are inspected here for possible imperfections.

"Every edge must be cut smooth and true—see her discard each part showing even the slightest roughness.

"It is particular work, calling for keen young eyes trained to discover everything likely to cause future trouble. Ask her how perfect each part must be, and she will answer—'perfect.'

"No degree but absolute perfection is considered good enough for New England watches. That is what the inspection is for—to assure satisfaction."

We spend $30,000 a year on the inspection alone of New England watches.

This is but one more reason why we call the

New England

"The Watch for the Great American People."

$2 to $36

Every step taken in making a New England is a straight stride toward solid value—every process adds definite worth. The New England is the only medium priced watch with both case and movement made under one roof each to exactly fit the other. Look inside for the ironclad guarantee.

Ask your jeweler to show you New England watches. If he does not keep them, send us his name and address, and we will send you a free copy of the most beautiful book ever attempted by any watch manufacturer—our splendid new catalog of watches for men and women. We will see that you get through your dealer any watch that you want. Write us to-day and remember to give us your jeweler's name.

NEW ENGLAND WATCH CO.
116 Dover Street Waterbury, Conn.

No. 10175—Actual Size. Full Hunting, Engine Turned Back, Open Face, Inside Case 10 Kt Gold Filled Case. Warranted 20 years. Price, Plain Back or Engine Turned, $11.25.

No. 9601—Actual Size. Open Face, 10 Kt Gold Filled Case, 20 Year Guarantee, $7.50.

BRIGHTON FLAT GRASP GARTERS

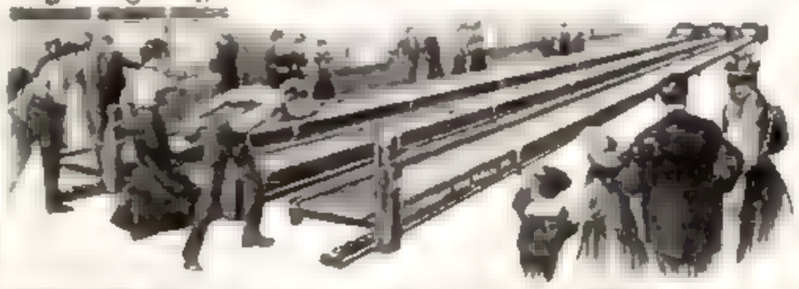
The grasp of the clasp is easy. It's flat—the only absolutely flat clasp garter is the Brighton. Millions of men know this—buy them and wear them. The wear is there, and they cost only a quarter a pair. Remember it

Pioneer Suspender Co., 718 Market St., Philadelphia

Brightons are made of pure silk web. The patterns are new, exclusive—variety enough to satisfy everybody. All metal parts are of heavy nickel-plated brass. If your dealer can't supply you, a pair will be sent upon receipt of price

No Extra Charge For Handsome Holiday Boxes

$513.00 Clear Profit in 51 days from an investment of $150.00



Is the result from the operation of one American Box Ball Alley in Sullivan, Ind. Why not go into this business yourself? It is the most practical and popular bowling game in existence. It will make big money in any town. These alleys pay from $25 to $65 each per week. There's no gambling device to it—just old bowling game [illegible] amusement and physical exercise. Liberally patronized by the best people of both sexes. Quickly installed, conveniently portable. No pin boy needed. 5,000 already sold. We sell on payments and our catalog is free. Receipts are nearly all profit. More than *Write for catalog.*

AMERICAN BOX BALL COMPANY, Patentees, 1302 Van Buren St., Indianapolis, Ind.

ARITHMETIC

SELF TAUGHT

[illegible] ALL [illegible] ing this subject thoroughly or who have forgotten [illegible] learned. 287 pages. Requires no teacher. Send 6c. (stamps accepted) for this great book in cloth. Edition de Luxe, $1.00

GEO. A. ZEALER BOOK CO., 4470 Belle Place, St. Louis, Mo. Int. 1879

GOES LIKE SIXTY
SELLS LIKE SIXTY
SELLS for SIXTY $60

GILSON GASOLENE ENGINE

For [illegible] Separators, Churns, Washing Machines, etc. FREE TRIAL. Ask for catalog and offer.

GILSON MFG. CO., 270 Park St., Port Washington, Wis.

ROAST MEATS

hot or cold, are given just that "finishing touch" if seasoned with

Lea & Perrins' Sauce

THE ORIGINAL WORCESTERSHIRE

It perfects the flavor of Soups, Fish, Steaks, Chops, Veal and Salads. It gives relish to an otherwise insipid dish.

BEWARE OF IMITATIONS

John Duncan's Sons, Agts., N. Y.

Prettiest, Daintiest, Softest Made

DELIVERED
Women's $1.25
Children's $1.00
Men's (Plain Front) $1.25

Comfy Moccasin

Made of pure "Comfy Felt," soft leather soles with one inch of carded wool between felt inner sole and felt and leather outer soles, making a perfect cushion tread. Ideal for the bedroom.

Colors: Red, Gray and Navy Blue, Fancy Colors for Women and Children.

Send for CATALOGUE No. 38 showing many new styles.

DANIEL GREEN FELT SHOE CO.
114-116 East 13th Street, New York

Earning Money

Any one—man, woman, boy, girl—can do it and no experience is necessary. THE LADIES' HOME JOURNAL and THE SATURDAY EVENING POST have made it sure. All you need is faith in yourself. If you think you're going to amount to something, write to

The Curtis Publishing Company
Philadelphia

and get your start now.

IT PAYS BIG To amuse the Public With **Motion Pictures**

NO EXPERIENCE NECESSARY as our instruction Book and "Business Guide" tells all. We furnish Complete Outfits with Big Advertising Posters, etc. Humorous dramas brimful of fun, travel, history, religion, temperance work and songs illustrated. One man can do it. Astonishing Opportunity in any locality for a man with a little money to show in churches, school houses, lodge halls, theatres, etc. Big profits each entertainment. Others do it, why not you? It's easy; write to us and we'll tell you how.

Catalogue free

AMUSEMENT SUPPLY CO., 460 Chemical Bank Bldg., Chicago

TALKING-MACHINE NEEDLES

Send $1.00 and we will mail you 2,000 best quality needles direct from our factory. Money back if not satisfactory.

LIVINGSTON NEEDLE CO., 71 Pearl Street, Boston, Mass.

The Indiscretions of a Trolley Car

(Continued from Page 15)

"Try us," said Tommie. "We're only a few."

At this juncture, all former passengers descended from the car.

"Yours is the route we have been planning," said the long-haired young man.

All the young men boarded the car, singing loudly a song about their dear old something or other.

Thomas advanced to the front platform, and 809 gathered herself and hit the irons per record. She passed would-be passengers as the City Council passes a bill for more salaries for faithful services. She was a gallant sight.

Once when Jimmie went aft to tell a funny story he had heard the night before, 809 rammed a street-piano with such insistence and velocity that it landed on top of a load of furniture, still playing one of Sousa's marches. The Italian burned his thumb by blazing away at the departing monster with an eighty-nine-cent revolver. The young men gathered on the back platform and encouraged him to shoot with a little more art.

Three blocks away, speeding toward them, there came a red thing, coughing, with inhuman rapidity. There were four things in it that looked like Mr. J. G. Wells' inhabitants of the moon.

"Here's where your nice, red, hand-painted autymobile either takes to its own side of the road or to the trees!" shouted Jimmie back to the carload.

The young men swung themselves out to see the sight. The road was narrow. The approaching bedevilment, streaming dust at every pore, bestrode (or, better, bewheeled) one rail of the track.

"There is your nice little bubble," chanted the young men. "'Bubble, bubble, toil and trouble!' Get peevish there, Jimmie! Hit her on the end!"

Tommie, the mild, called out, "Just one layer of varnish off will do the trick, Jimmie."

Naturally, the man at the wheel of that automobile expected the trolley car to stop. Had it been an ordinary trolley car, at the service of mere citizens, it must have stopped, but being an Independent State of Modern Progress, it left restraint behind, and could be seen to move toward that automobile.

"Shove, you shover!" shouted the tallest of the young men.

It was high time. The side of 809 hit the rear tire with a rubbery shriek. The red automobile went over a small knoll of loose stone and bunch-grass, to the left of the road, and disappeared from view.

"They can get her back again, all right enough," said one of the young men whose severe face suggested the mechanical engineer. "Just erect a capstan on top of the hill, and winch her right back. I don't know how far she has gone down the other side. Wish I had asked you to stop, and put in a bid for the job."

"Too late," said Tommie. "There is a long slant ahead of us, and we're really going to run."

"I could die trolleying!" cooed the stout young man. "Hit her up in front!" He clambered over the seats toward the front of the car.

In the general joy another young man began to ring up fares.

"Hey! What yer doin'?" shouted Tommie in the grip of habit. Then he remembered. "Let her sizzle," said he. "No harm done."

The register rang. The signal bell rang. Both gongs rang. It was somewhat like a party of Swiss bell-ringers tobogganing down the Matterhorn. Untrained horses walked upon their hindlegs, and the *vox populi* was hushed.

The fat young man reached the front platform. He was not only fat. He was also very strong.

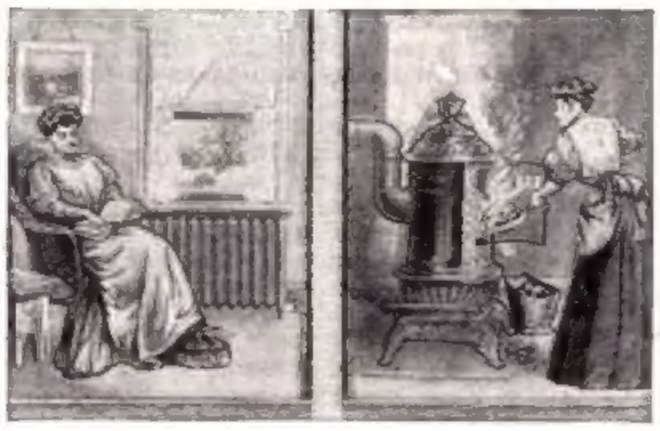
"Here, let me run this old shebang?" he asked Jimmie. "I won't kill anybody."

"Well, we're in the open now," said Jimmie. "I guess you can't do much damage." So he gave him the controller and joined the vocalists.

Minutes passed by to the lilt and swing of such grand old classics as The Bulldog and the Bullfrog, and the rest of it, with xylophone accompaniment, accomplished by drawing a cane across the rods in the backs of the seats.

A heating comparison

How would you like a new home?—not a new house, but a *home* in which housework is halved, fuel bills are cut down, ash dust and coal gases excluded, and the comfort and health of everyone in the family benefited?



AMERICAN & IDEAL RADIATORS BOILERS

for Hot Water or Low Pressure Steam offer the one *sure way* of heating a building with all rooms evenly warmed, and securing the above-named economies and advantages.

Don't wait until you build a new house. IDEAL Boilers and AMERICAN Radiators can be put into cottage, house, store, school, church, hotel, etc., whether in country or city, OLD or new, with no annoyance or trouble at all, and at a price now within the reach of anyone.

IDEAL Boilers and AMERICAN Radiators make happier housewives—increase the rental or sale value of the property—besides adding untold comfort and convenience. They require no repairs, will outwear the building, and their economies will in a lifetime save several-fold the difference in cost over old-fashioned and extravagant hot-air furnace or stove heating.

ADVANTAGE 8: Experience proves that nothing is more annoying to the coal-taker than a narrow fuel or charging door. The extra large fire-doors in all IDEAL Boilers freely admit throwing in fuel and easily distributing it to all parts of grate.

Our catalogue (free) explains many other ADVANTAGES. Sales Branches and Warehouses throughout America and Europe. Inquiries cordially welcomed.

DEPT. 28 **AMERICAN RADIATOR COMPANY** CHICAGO

By Contrast

Diamond Brand Fast Color Eyelets

have tops that are of solid color—that's the *Reason why* they never wear Brassy or Rough up. They always look new and add more to the appearance of a shoe than any other single item. There is a sure way to distinguish them even after they are in the shoes. Look for our little diamond ◆ trade-mark slightly raised on the surface. Only the genuine have it.

Write for booklet and samples

UNITED FAST COLOR EYELET CO., Boston, Mass.

5% ON DEPOSITS BY MAIL

Please write to our Banking by Mail Department at once for our free booklet "J," which explains our method of dividing profits with depositors to whom we have paid an average rate of 5% per annum for 37 years, and who have shown their confidence in us by entrusting over one million dollars to our care.

ESTAB. 1871

OWENSBORO SAVINGS BANK & TRUST CO.
CAPITAL & SURPLUS
JAS. H. PARRISH, PRES'T. A QUARTER OF A MILLION DOLLARS. OWENSBORO, KY.

A HANDY KITCHEN UTENSIL

For 4 cents in stamps we will send you a POT AND PAN SCRAPER which you will probably use every day.

MT. PENN STOVE WORKS, READING, PA.

Agents Wanted in every county to sell the Transparent Handle Pocket Knife. Good commission paid. Large catalogue sent Free. Write for terms. NOVELTY CUTLERY CO., No. 17 Bar St., Canton, O.

When a man —young or old—begins to grow indifferent about what he wears, it is time for him to get a Fancy Hat Band. It'll tone up the man and his appearance. The band to wear is the

Wick Fancy Hat Band

The *make* all the college men wear

The band with hooks. Over a thousand different patterns—new browns, tans, grays and color combinations. Easily adjusted to any hat—over the old band if you like. Stays flat and smooth; never slips out of place.

Buy From Your Dealer or Send Us 25c. or 50c. for a New Band

Name the colors you wish, or leave it to our selection. We will send with it our booklet telling all about hat bands and giving color combinations.

WICK NARROW FABRIC COMPANY
724 Market Street, Philadelphia

DOLLARS C&P COLLARS
$16.00 Saved

The usual "Laundry-way" figures something like this

2 doz. Collars, at $1.50	$3.00
1 doz. pairs Cuffs	$3.00
Laundering Collars 365 times	$7.30
Laundering Cuffs 156 times	$6.24 $19.54

The new **"Litholin"** way:

½ doz. Litholin Collars	$1.50
4 pairs Litholin Cuffs	$2.00 $3.50 **$16.04**

With a damp cloth they wipe clean and as white as when new. Won't wilt, crack or fray.

Collars 25c. Cuffs 50c.

Ask for **LITHOLIN** (Waterproofed Linen) at your shirt store. If not in stock, send style, size and remittance, and we will mail to any address, postpaid.

Catalogue complete with all latest styles free on request

The Fiberloid Co., Dept. 4, 7 Waverly Place, New York

WATERPROOFED LINEN
LITHOLIN
TRADE MARK

Blizzard Proof

Outside texture so closely woven it resists wind and wear alike. Lined with wool fleece that defies the cold. Snap fasteners, riveted pockets.

PARKER'S Arctic Jacket

"Arctic" Trade Mark Registered. Better than an overcoat for facing cold and work together. Warm, durable, comfortable. Ask your dealer, or sent postpaid on receipt of $2.25.

JOHN H. PARKER, Dept. 57
25 James St., Malden, Mass.

LUTHER BURBANK'S LATEST CREATIONS Write for pamphlet of Burbank's new specialties, Illustrated in colors. Sent free. We are sole propagators and disseminators.

FANCHER CREEK NURSERIES
Box A, Fresno, California. George C. Roeding, Pres. & Mgr.

AROUND THE WORLD
Select party sails 11th Dec. "Cretic."
De Potter Tours, 32 B'way, N.Y. (Est. 29 years.)

Never had happiness so untrammeled an occupancy. Number 809 spread her long wheels in the ecstasy of freedom. Her motors purred. She passed the high points with loving pats, scarcely touching them. Her inhabitants were carried away.

And then, like a handful of mud upon the merriment fell the roar of the man at the controller. He was grinding frantically at the brake. The huge muscles of his back had split his coat in the effort.

The party got up and saw ahead of them a sharp incline, ending in an unprotected bridge.

"Gee-rusalem!" bawled Jimmie suddenly. "Wood's Bridge—the worst in the country. I forgot it."

At that instant a crack, followed by the jingle of metal, told them that the brake-chain was broken. The car, which had slacked a little of its speed, leaped forward again.

"Turn off your power! Reverse, I mean!" yelled Jimmie.

Then came a thudding sound on the car's roof.

"Oh," he groaned, "the trolley's off!"

Near that bridge, a few feet from the side of the track, there was a long haystack.

"Farmers to the front!" said Tommie. "Every man to the step, and jump!"

In a twinkling twelve young men rolled along a haystack. They rolled and rolled. They gathered much hay, but, still dominant above mischance, the souls of ten football players and two trolleymen rose triumphant. They wanted to see the last of 809.

She took the rest of the grade like a bucking bronco. She hit the bridge like an avalanche. Something gave way, or held too strongly, for 809 sprang into the air, turned completely over and went down in thirty feet of dirty water, trucks up, with a tremendous splash.

Silence stared with stony faces.

"She's gone," said Tommie solemnly.

"Beyond recall," assented the mechanical engineer.

"And I am going, too," said Tommie.

The college men said nothing, but, as the thin procession topped the hill two miles away, the fat man led by twenty yards.

Millions of Slate Pencils

TO SUPPLY the school children of this country with slate pencils a great many millions of those little writing instruments are made annually. In fact, in addition to the domestic output, no fewer than twenty million imported ones are used up in a twelvemonth, nearly all of them from Germany.

The slate used for pencils is a kind of schist, of so fine a grain that its particles are not visible to the naked eye. Occasional impurities are accountable for "scratchy" slate pencils, which, instead of making a soft, delible mark, are liable to score the smooth surface to which they are applied. This kind of stone is largely silica, and its black color is due to the carbon it contains.

Germany supplies all the world with slate pencils, producing nearly three hundred million of them annually. They are obtained from quarries in the neighborhood of Steinach, in Meiningen. Nearly all the work is done by hand, and is so poorly paid that fifteen marks ($3.57) weekly is considered fair wages for a man, who, in order to earn this amount, must call upon his wife and children to help him.

Though wages are so much higher in the United States, slate pencils are manufactured here to compete with the imported article by the help of machinery. The rough stone is sawn into pieces of a certain size, each of which, when run through a machine, yields six pencils of standard length—five and a half inches. They come out in cylindrical shape, and are pointed by boys on emery wheels. Finally, they are packed in cases of ten thousand, selling for $6.75, or about one-fifteenth of a cent each.

Most of the domestic slate pencils come from a quarry in Pennsylvania. From the same deposits which yield pencils are obtained slabs for slates and school blackboards. Efforts have been made to find some composition suitable for blackboards and school slates, but nothing is equal to the natural product. There are a good many so-called slate pencils of soapstone, which is a kind of talc with a soapy "feel," but they are inferior in quality.

The Shoe of the Red Diamond

THE RED DIAMOND on the Stetson Shoe is always a sign of shoe satisfaction. It always means 100% of shoe worth.

THE RED DIAMOND always means originality of design—the best grades of up-to-date leathers—and solid comfort every shoe wearing minute.

THE RED DIAMOND sign appears on every store selling Stetson Shoes—always the most reliable in each town and city.

THE STETSON SHOE

THIS TRADE MARK IN RED ALWAYS APPEARS ON EVERY GENUINE Stetson SHOE

The Stetson Shoe

The shoe shown is one of many in the new Stetson style-book, sent free on request.

The Stetson Shoe Co.
South Weymouth, Mass.

$5.50 to $9.00

Great Fun For 10c

SPECIAL OFFER! To introduce my big Catalogue of Toys, Games, and Musical Novelties I will on receipt of 10c, send you, all charges prepaid, the latest, sweetest, and funniest Musical Novelty you ever heard. Satisfaction guaranteed.

STRAUSS, The Toy King
395 B'way, Dept. 2, New York

20 Fine "Shines"—10c

Generous Trial Offer to Prove the Quality of

Eagle Brand Shoe Cream

Send dime and dealer's name today for handsome Opal Glass Box (with metal screw top) filled with this wonderful new shoe polish. *Shoe Cream* gives quick, lasting and brilliant lustre to all fine black leathers. Made from pure wax, containing oil—NO ACIDS or Turpentine. Preserves the leather. Makes shoes soft, pliable, comfortable. *Does not rub off or soil the garments.* The best shoe polish in the finest, handiest package on the market. Your dime back if not as good as we say. Regular size (enough for 80 shines) 25 cents.

The American Shoe Polish Co., 216 No. Franklin St., Chicago

PERSONALLY ESCORTED CALIFORNIA TOURS

Write for itineraries of the private party, mid-winter tours to California, under the auspices of the tourist department,

Chicago, Union Pacific & North Western Line.

Three all-expense tours in special trains on special schedules leave Chicago in Dec., Jan. and Feb. for 30, 60 and 90 day variable route trips to the Coast. Itineraries and full information on request.

S. A. Hutchison, Manager, 212 Clark St., Chicago

My Cold Water Paints

are economical, durable, sanitary and fireproof. To introduce them, with an order for 6 barrels I will ship free, one of my $50 whitewashing machines which does the work of 20 men, or with an order for 2 barrels a $20 whitewashing machine. *Send for free catalogue No. 2, to*

J. A. del SOLAR, 108 Fulton St., New York

$1 Postpaid

Push up bottom with finger to keep fire always at top—thus giving a full, clean smoke and making the last puff cool and fragrant as the first. Remove bottom and stem to clean with cloth. *Booklet FREE upon request.*

R. D. GATES, 213 N. East Ave., Oak Park, Ill.

The Business Magazine

for one year and complete desk cabinet for $2.00, either one alone is worth more than $2.00. Brightest, most practical of publications. Every copy proves it. All business men need it. Write today.

The Business Magazine Company, Knoxville, Tenn.

$200 Genuine Confederate Money 25c

U.S. ½c Piece Copper Coin, 20c; U.S. 20c Piece Silver Coin, 50c; 10c U. S. Fractional Currency Paper Money, 25c; 10 Broken Bank Notes, a fine assortment, $1.00.

DIVVER & CO., ATLANTA, GA.

PAGE FENCE LASTS LONGEST

Page Fence is woven from heavy galvanized high-carbon spring wire; it's made for rough weather and rough treatment. Lasts a lifetime. Write for Catalog.

Page Woven Wire Fence Co., Box 8921, Adrian, Mich.

To Wholesalers of Cards, Games, Notions, &c.

Only Practical "All Around" Counter made

The CLUB COUNTER (Pat. app. for) Tallies Quick, Easy and Accurate, ANY GAME, from 1 to over 1000, forward or "in the Hole." Lie on table or hang on person; 2¾x2¾ in.; aluminum pointers, extra enam. card—two complete Counters; heavy envelope; fits vest pocket. Retails at 10c a Pair. Good service to player; good profit to Jobber and Retailer. Send request, on your letter head for FREE Samples, prices, etc. Sample pairs to players, by mail, 10c. Ask your dealer. Address,

GAME COUNTER CO., 17 N. Walnut, Akron, Ohio

The Sanitol Chemical Laboratory Co.
4250 Laclede Ave., St. Louis, Mo.

Enclosed find $1.00, for which send me the assortment of 10 Sanitol products as offered. Deliver through my druggist, whose name is

Address

My name is

Street

City

State

10 SANITOL Products for $1.00

Perhaps you are now using one or more of the Sanitol Preparations—the Tooth Powder, the Face Cream, or the Liquid Antiseptic. But you do not know the other products or their equal merit. This special offer is to introduce them to you. We are quite certain that, if once you try them, you will use them always.

To acquaint you with the excellence of ***all*** the Sanitol Tooth and Toilet preparations we will deliver all 10 of them to you through your druggist, for $1.00.

Cut out coupon in upper right hand corner of this page and send it to us with a $1.00 bill and your druggist's name and we will deliver to you, through your druggist, the complete assortment of 10 full size packages of Sanitol illustrated above, retail price of which is $2.70.

SANITOL

The articles included in this offer are as follows:

Sanitol Tooth Powder, an antiseptic and oxidizing cleanser that preserves the health of the teeth, prevents tooth decay and keeps the teeth white. It acts differently from all other tooth powders. **Price 25 cents**

Sanitol Face Cream, ***the oxygen face cream,*** absorbed instantly into the pores, contains no grease, purifies the skin by oxygen. A skin nourisher and complexion beautifier. Absolutely the most perfect face cream made. **Price 25 cents**

Sanitol Tooth Paste, pure, white, contains oxygen, which keeps gold fillings well polished, perfectly cleans the teeth and prevents tooth troubles. Always fresh and soft. In a tube, no waste, convenient for travelers. **Price 25 cents**

Sanitol Toilet Powder, ***the Oxygen Talcum Powder,*** absorbs skin impurities by nature's purifier, oxygen. Cooling, healing, soothing. No toilet powder you have ever used can compare with this. **Price 25 cents**

Sanitol Liquid Antiseptic, an unequaled mouth wash for the teeth and mouth. Kills the germs of decay, purifies the breath, delightfully flavored and cooling. An antiseptic recommended by dentists. **Price 25 cents**

Sanitol Bath Powder, ***the oxygen bath powder,*** a cooling bath luxury which instills refreshing, invigorating health into the body. The oxygen producing properties are absorbed into the skin, enabling the body to ward off disease. **Price 25 cents**

Sanitol Tooth Brush, guaranteed, adapted to the shape of the teeth and mouth, serrated edges, **rounded** tuft at the end, which enables one easily to reach between and around all tooth surfaces. A hook to hang it by. Three textures: *Hard, medium and soft.* **Price 35 cents**

Sanitol Shaving Crème, ***the Oxygen Crème.*** A new form, a soft jelly in tubes. Ready for instant application. No brush, no soap, no lather. Just apply, then shave. The hygienic method of shaving. **Price 25 cents**

Sanitol Violet-Elite Toilet Soap, a delicately perfumed toilet soap for discriminating persons. An extra fine, pure soap that produces a soft skin and clear complexion. **Price 25 cents**

Sanitol Face Powder, ***the oxygen face powder,*** a complexion beautifier that removes the oily and shiny appearance from the skin and brings nature's beauty to the face and neck. Four tints: *Flesh, pink, white, brunette.* **Price 35 cents**

She says, "Sanitol is the best Face Cream I ever used."

Do not delay. Send your order at once. This offer expires Dec. 31st, 1907

The Sanitol Chemical Laboratory Company

Makers of All the Sanitol Tooth and Toilet Preparations

4250 Laclede Ave., St. Louis, Mo.

He says, "Sanitol is the best Tooth Paste ever made."

Williams' Shaving Stick

"The only kind that won't smart or dry on the face"

The New
Nickeled Box
Hinged Cover

A soap that does not get soft, mushy or wear away quickly.
A soap that lathers easily and abundantly.
A soap that soothes and benefits the most tender skin.
A soap that leaves behind it a clean, refreshed feeling.
A soap in a convenient and handsome nickeled box with hinged top—
Such a soap is Williams' Shaving Soap—for sixty-eight years the choice of particular men.

Williams' Shaving Sticks and Shaving Cakes sold everywhere. Send four cents in stamps for a Williams' Shaving Stick or a cake of Luxury Shaving Soap, trial size (enough for fifty shaves).

Address THE J. B. WILLIAMS COMPANY, Dept. A, Glastonbury, Conn.

Williams' Shaving Stick can also be had in the Leatherette-covered Metal Box as formerly